2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CAPITAL REQUIREMENTS DIRECTIVE AND REGULATION (CRD-R)

Background

Under Article 143(1) of the Directive 2013/36/EU(‘CRDIV’), Competent Authorities (‘CAs’) shall publish the following information:
a.the text of laws, regulations, administrative rules and general guidance adopted in their Member State in the field of prudential regulation;
b.the manner of exercise of the options and discretions available in Union law;
c.the general criteria and methodologies they use in the review and evaluation referred to in Article 97;
d.without prejudice to the provisions laid down in Title VII, Chapter 1, Section II of this Directive and Articles 54 and 58 of Directive 2004/39/EC, aggregate statistical data on key aspects of the implementation of the prudential framework in each Member State, including the number and nature of supervisory measures taken in accordance with Article 102(a), and of administrative penalties imposed in accordance with Article 65.

For that purpose, the EBA published final draft ITS which specify the format, structure, contents list and annual publication date of the supervisory information to be disclosed by competent authorities which was published in the EU Official Journal on 4 June 2014 [(1)] and subsequently amended as required.
In this respect, in accordance with EC Implementing Regulation (EU) No 650/2014, as amended, CA shall publish the information listed in Article 143(1) of CRDIV at a single electronic location as per Article 5 of that regulation.

In addition, EBA discloses these data in its website [(2)] to enable a meaningful comparison of the approaches adopted by the CAs and the different Member States.
The aggregate statistical data has been reported on consolidated basis covering credit institutions and investment firms subjected to Regulation (EU) No 575/2013 (‘CRR’) and CRDIV, so-called class 1 minus, based on the supervisory reporting information as of 31 December 2024.
In order to ensure the coherence and comparability of reported data, the ECB shall publish only aggregate statistical data for supervised entities for which it conducts and exercises direct supervision at the reference date of the disclosure, while national competent authorities shall publish aggregate statistical data only for credit institutions not directly supervised by the ECB.

Cut-off date: 14/10/2025

(1)Implementing regulation - 650/2014 - EN - EUR-Lex (europa.eu)
(2)Supervisory disclosure | European Banking Authority (europa.eu)

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Number and size of credit institutions

Dec 2024

Jurisdiction	Number of credit institutions Dec 2024	Total assets of the jurisdiction (in MEUR) (1) Dec 2024	Total assets of the jurisdiction(1) as % of GDP (2)
AT	313	394,412	81.45%
BE	12	1,631,815	265.77%
BG	13	29,687	28.62%
CY	5	65,601	190.20%
CZ	18	380,975	119.78%
DE	1,122	3,189,424	74.08%
DK	83	1,012,977	255.14%
EE	5	56,046	141.85%
ES	61	230,101	14.46%
FI	9	67,785	24.54%
FR	78	889,744	30.47%
GR	8	16,725	7.04%
HR	15	22,291	26.08%
HU	15	204,335	99.09%
IE	8	752,333	141.03%
IS	11	40,784	12763.00%
IT	122	3,221,639	147.00%
LI	10	107,908	1449.00%
LT	11	3,694	4.75%
LU	51	1,019,213	1221.20%
LV	6	30,198	75.10%
MT	16	49,957	222.32%
NL	23	376,726	33.22%
NO	N/A	N/A	N/A
PL	511	619,283	72.67%
PT	22	66,236	23.23%
RO	20	160,084	45.24%
SE	111	1,244,495	223.00%
SI	4	4,553	6.80%
SK	6	16,139	12.32%
SSM	109	26,837,684	175.88%

(1) The total assets figure shall be the total assets value of the country for the national competent authorities, only for 'Total assets of the jurisdiction (in MEUR)' and 'Total assets of the jurisdiction as of % of the GDP' columns, and for the ECB the total assets value of Significant Institutions for the whole SSM.

(2) GDP at market price; suggested source – Eurostat/ECB.

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Number and size of foreign credit institutions(3a) and number of investment firms(3b)

Dec 2024

Jurisdiction	Number of branches from third countries (4) Dec 2024	Total assets of branches from third countries (in MEUR) Dec 2024	Number of subsidiaries(5) from third countries Dec 2024	Total assets of subsidiaries from third countries (in MEUR) Dec 2024	Number of investment firms Dec 2024
AT	2	3,738	10	12,067	0
BE	4	93,820	2	1,070	0
BG	1	246	0	0	0
CY	5	945	1	C	0
CZ	2	C	0	0	0
DE	25	98,385	32	160,830	1
DK	0	0	1	12,505	55
EE	0	0	0	0	0
ES	4	4,878	8	17,937	0
FI	0	0	0	0	0
FR	27	193,813	28	291,700	0
GR	2	147	0	0	0
HR	0	0	1	257	0
HU	1	C	2	2,729	0
IE	0	0	5	39,238	3
IS	0	0	0	0	0
IT	4	7,376	4	7,030	0
LI	0	0	2	2,008	1
LT	0	0	0	0	0
LU	13	103,360	32	95,013	0
LV	0	0	0	0	0
MT	2	9,653	6	3,688	0
NL	2	1,410	8	67,401	0
NO	N/A	N/A	N/A	N/A	N/A
PL	0	0	1	12,784	0
PT	0	0	6	6,388	0
RO	0	0	0	0	0
SE	0	0	0	0	0
SI	0	0	0	0	0
SK	0	0	0	0	0
SSM	0	0	24	1,900,268	0

(3a) EEA countries shall not be included.

(3b) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU.

(4) Number of branches as defined in point (17) of Article 4(1) of Regulation (EU) No 575/2013. Any number of places of business set up in the same country by a credit institution with headquarters in a third country should be counted as a single branch.

(5) Number of subsidiaries as defined in point (16) of Article 4(1) of Regulation (EU) No 575/2013. Any subsidiary of a subsidiary undertaking shall be regarded as a subsidiary of the parent undertaking, which is at the head of those undertakings.

C: Confidential
N/A: Not available

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Total capital and capital requirements of credit institutions and investment firms[3b]

Jurisdiction	Total Common Equity Tier 1 capital as % of total capital [6] Dec 2024	Total Additional Tier 1 capital as % of total capital[7] Dec 2024	Total Tier 2 capital as % of total capital[8] Dec 2024	Total capital requirements (in MEUR)[9] Dec 2024	Total capital ratio (%)[10] Dec 2024
AT	93.46%	0.69%	5.84%	15,668.65	21.17%
BE	99.02%	0.44%	0.54%	1,967.72	45.60%
BG	94.15%	3.90%	1.95%	1,161.01	23.81%
CY	93.39%	1.64%	4.97%	164.13	29.80%
CZ	89.67%	3.56%	6.76%	10,476.04	20.26%
DE	92.96%	0.54%	6.50%	139,512.24	18.20%
DK	83.88%	4.61%	11.51%	1,752.61	23.15%
EE	72.70%	9.76%	17.54%	334.36	18.89%
ES	98.71%	0.29%	1.01%	6,765.73	25.12%
FI	92.44%	1.83%	5.73%	1,910.19	19.88%
FR	95.80%	0.51%	3.70%	5,416.20	23.51%
GR	90.53%	0.38%	9.09%	740.70	15.28%
HR	93.69%	0.00%	6.31%	865.97	20.10%
HU	89.77%	1.86%	8.37%	8,404.03	20.86%
IE	96.69%	1.85%	1.46%	3,805.01	41.86%
IS	86.03%	3.41%	10.56%	2,036.45	23.61%
IT	92.39%	1.94%	5.67%	15,546.93	39.40%
LI	100.00%	0.00%	0.00%	3,693.00	19.00%
LT	90.02%	1.47%	8.52%	142.82	19.11%
LU	92.88%	2.99%	4.13%	4,013.97	27.02%
LV	88.16%	2.52%	9.31%	201.00	22.41%
MT	78.72%	12.25%	9.03%	593.89	25.35%
NL	95.18%	1.00%	3.82%	6,739.17	31.20%
NO	N/A	N/A	N/A		N/A
PL	91.60%	1.39%	7.01%	22,515.12	18.25%
PT	94.64%	1.54%	3.82%	2,375.47	23.16%
RO	87.31%	1.68%	11.00%	5,498.89	23.48%
SE	84.34%	7.29%	8.37%	30,382.62	22.49%
SI	94.19%	0.00%	5.81%	111.86	19.41%
SK	97.36%	0.00%	2.64%	614.73	22.49%
SSM	79.38%	7.35%	13.27%	737,470.96	20.07%

(3b) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU.

(6) Ratio of Common Equity Tier 1 capital as defined in Article 50 of Regulation (EU) No 575/2013 to the own funds as defined in Article 4(1), point (118) and Article 72 of that Regulation, expressed in percentage (%).

(7) Ratio of Additional Tier 1 Capital as defined in Article 61 of Regulation (EU) No 575/2013 to the own funds as defined in Article 4(1), point (118) and Article 72 of that Regulation, expressed in percentage (%).

(8) Ratio of Tier 2 Capital as defined in Article 71 of Regulation (EU) No 575/2013 to the own funds as defined in Article 4(1), point (118) and Article 72 of that Regulation, expressed in percentage (%).

(9) The 8% of total risk exposure amount as defined in Article 92(3) of Regulation (EU) No 575/2013.

(10) The ratio of the own funds to the total risk exposure amount as defined in Article 92(2), point (c) of Regulation (EU) No 575/2013, expressed in percentage (%).

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Data on credit risk

Credit institutions and investment firms[0]: Own funds requirements for credit risk

Jurisdiction	Own funds requirements for credit risk	Institutions: breakdown by approach					
		% based on the total number of credit institutions and investment firms [0][2]			% based on total own funds requirements for credit risk		
	% of total own funds requirements [1] Dec 2024	Standardised Approach (SA) Dec 2024	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2024	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2024	Standardised Approach (SA) Dec 2024	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2024	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2024
AT	90.17%	99.36%	0.00%	0.00%	99.86%	0.00%	0.00%
BE	57.60%	91.67%	8.33%	8.33%	78.01%	9.62%	1.50%
BG	91.57%	100.00%	0.00%	0.00%	99.78%	0.00%	0.00%
CY	82.93%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
CZ	85.87%	100.00%	22.22%	27.78%	39.04%	17.01%	41.13%
DE	91.32%	99.91%	0.45%	0.89%	95.98%	1.05%	2.47%
DK	82.66%	100.00%	3.70%	12.96%	27.88%	2.55%	45.90%
EE	89.63%	100.00%	0.00%	0.00%	99.85%	0.00%	0.00%
ES	85.03%	100.00%	0.00%	0.00%	99.59%	0.00%	0.00%
FI	84.17%	100.00%	22.22%	33.33%	85.36%	6.07%	7.67%
FR	75.41%	100.00%	0.00%	0.00%	99.66%	0.00%	0.00%
GR	88.70%	100.00%	0.00%	0.00%	99.36%	0.00%	0.00%
HR	87.49%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
HU	85.79%	100.00%	20.00%	20.00%	84.08%	6.78%	7.89%
IE	76.01%	100.00%	9.09%	9.09%	80.50%	0.32%	18.75%
IS	88.04%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
IT	85.30%	100.00%	0.40%	1.59%	94.59%	0.19%	4.28%
LI	75.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
LT	84.26%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
LU	85.02%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
LV	87.05%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
MT	80.89%	100.00%	0.00%	0.00%	97.88%	0.00%	0.00%
NL	79.40%	100.00%	0.00%	14.29%	88.93%	0.00%	8.92%
NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PL	83.90%	100.00%	0.00%	0.78%	86.75%	0.00%	10.82%
PT	84.63%	100.00%	0.00%	0.00%	99.07%	0.00%	0.00%
RO	83.43%	100.00%	10.00%	5.00%	82.79%	12.15%	3.80%
SE	67.20%	100.00%	9.91%	10.81%	41.15%	20.52%	36.71%
SI	82.09%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
SK	89.83%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
SSM	84.08%	100.00%	42.20%	50.46%	40.87%	12.03%	37.69%

(0) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU

(1) Ratio of the own fund requirements for credit risk as defined in Article 92(3), points (a) and (f) of Regulation (EU) No 575/2013 to the total own funds as defined in Article 92(3) of that Regulation.

(2) If an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported for the three approaches may be higher than 100%.

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Data on credit risk

Jurisdiction	Own funds requirements for credit risk – Breakdown by IRB exposure class – % based on total IRB risk weighted exposure amount					
	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2024	Central governments and central banks	Institutions	Corporates - SME	Corporates - Specialised Lending	Corporates - Other
AT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BE	44.16%	21.09%	18.13%	0.00%	0.00%	4.94%
BG	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CY	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CZ	28.05%	0.26%	1.79%	4.56%	6.98%	14.46%
DE	26.55%	0.78%	1.68%	0.62%	4.80%	18.67%
DK	5.13%	0.00%	0.03%	0.69%	0.00%	4.41%
EE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ES	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FI	41.48%	0.00%	0.00%	23.93%	0.00%	17.54%
FR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
GR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
HR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
HU	42.80%	0.97%	3.57%	7.60%	9.42%	21.24%
IE	1.63%	0.00%	1.63%	0.00%	0.00%	0.00%
IS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IT	4.09%	0.00%	0.00%	0.00%	0.00%	4.09%
LI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
LT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
LU	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
LV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NO	N/A	N/A	N/A	N/A	N/A	N/A
PL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
PT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
RO	71.68%	2.14%	4.15%	20.84%	3.80%	40.74%
SE	35.05%	2.48%	2.57%	6.10%	0.73%	23.17%
SI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SK	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SSM	21.10%	0.29%	1.94%	2.16%	4.78%	11.93%

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Jurisdiction	Credit institutions and investment firms(º): Own funds requirements for credit risk												
	Credit institutions and investment firms(º): breakdown by IRB exposure class												
	% based on total IRB risk weighted exposure amount												
	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2024	Central governments and central banks	Institutions	Corporates - SME	Corporates - Specialised Lending	Corporates - Other	Retail - Secured by real estate SME	Retail - Secured by real estate non-SME	Retail - Qualifying revolving	Retail - Other SME	Retail - Other non-SME	Equity IRB	Other non credit-obligation assets
AT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.91%	0.00%	0.00%	0.00%	13.08%	35.85%
BG	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CY	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CZ	67.80%	1.64%	1.50%	7.63%	4.93%	19.97%	1.38%	17.79%	0.33%	1.85%	10.78%	0.38%	3.78%
DE	62.37%	1.26%	0.30%	1.37%	13.10%	20.54%	0.06%	8.78%	0.03%	2.21%	14.72%	0.37%	10.71%
DK	82.59%	0.00%	1.11%	18.14%	0.03%	36.58%	1.50%	21.87%	0.00%	0.82%	2.53%	2.84%	9.45%
EE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
ES	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FI	52.38%	0.00%	0.00%	0.00%	0.00%	0.00%	1.32%	48.16%	0.00%	0.35%	2.56%	4.57%	1.58%
FR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
GR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
HR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
HU	49.79%	0.00%	0.05%	6.51%	6.03%	13.47%	0.02%	12.40%	0.00%	0.09%	11.22%	0.47%	6.95%
IE	97.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	91.77%	2.35%	0.00%	2.92%	1.32%	0.00%
IS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IT	94.58%	0.00%	0.06%	18.12%	0.00%	20.09%	3.50%	3.75%	0.42%	9.26%	39.38%	1.32%	0.00%
LI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
LT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
LU	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
LV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NL	89.97%	0.00%	0.00%	0.00%	24.13%	4.99%	0.00%	60.85%	0.00%	0.00%	0.00%	9.28%	0.75%
NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PL	88.46%	0.00%	4.79%	25.21%	7.85%	25.38%	0.51%	12.22%	3.57%	5.49%	3.45%	1.05%	10.49%
PT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
RO	22.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	4.14%	3.25%	1.20%	13.66%	0.73%	5.19%
SE	62.72%	0.00%	3.08%	8.51%	0.44%	25.93%	0.68%	18.66%	0.00%	2.02%	3.39%	0.17%	2.06%
SI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SK	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SSM	66.15%	0.84%	2.47%	7.69%	4.46%	27.30%	1.62%	12.36%	1.14%	2.79%	5.48%	9.92%	2.83%

(0) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Credit institutions and investment firms(⁰): Own funds requirements for credit risk																	
	Credit institutions and investment firms(⁰): breakdown by SA exposure class																Securitisations
	% based on total SA risk weighted exposure amount																
Jurisdiction	Central governments and central banks	Regional governments or local authorities	Public sector entities	Multilateral Development Banks	International Organisations	Institutions	Corporates	Retail	Secured by mortgages on immovable property	Exposures in default	Items associated with particular high risk	Covered bonds	Claims on institutions and corporates with a short-term credit assessment	Collective investment undertakings	Equity	Other items	Securitisation positions
AT	0.85%	0.12%	0.17%	0.00%	0.00%	1.60%	31.63%	12.12%	21.82%	3.19%	12.83%	0.42%	0.04%	1.47%	9.67%	4.07%	0.12%
BE	0.13%	0.22%	0.04%	0.00%	0.00%	5.47%	34.43%	24.58%	20.39%	3.45%	3.04%	0.04%	0.02%	1.75%	0.73%	5.70%	0.12%
BG	2.08%	0.14%	0.00%	0.00%	0.00%	4.12%	34.89%	19.07%	17.68%	5.11%	0.75%	0.00%	0.00%	0.61%	3.27%	12.28%	0.20%
CY	0.16%	0.21%	0.00%	0.00%	0.00%	6.04%	35.70%	7.51%	17.59%	11.76%	4.55%	0.02%	0.00%	0.04%	0.62%	15.80%	0.00%
CZ	2.03%	0.08%	0.05%	0.00%	0.00%	0.96%	37.57%	28.07%	12.34%	2.37%	6.85%	0.02%	0.08%	1.91%	3.14%	4.53%	0.26%
DE	0.39%	0.17%	0.14%	0.00%	0.00%	1.53%	35.08%	24.10%	16.33%	2.26%	4.42%	0.40%	0.02%	8.98%	3.31%	2.88%	0.05%
DK	0.37%	0.11%	0.10%	0.00%	0.00%	2.40%	26.87%	19.05%	10.07%	1.92%	1.34%	8.21%	0.06%	0.01%	9.77%	19.72%	0.12%
EE	0.26%	0.00%	0.00%	0.00%	0.00%	0.38%	4.33%	41.11%	35.72%	3.31%	8.37%	0.00%	0.04%	0.00%	0.97%	5.51%	0.13%
ES	2.06%	0.06%	0.28%	0.00%	0.00%	6.98%	28.52%	17.74%	23.81%	2.13%	5.27%	0.12%	0.07%	0.59%	6.17%	6.18%	0.32%
FI	0.20%	0.01%	0.04%	0.01%	0.00%	2.33%	15.85%	19.23%	49.15%	5.19%	0.66%	1.29%	0.00%	1.16%	1.35%	3.53%	0.00%
FR	0.71%	0.33%	0.09%	0.00%	0.00%	12.31%	32.82%	17.86%	7.12%	3.14%	5.77%	4.55%	0.21%	4.95%	1.49%	8.65%	0.25%
GR	1.76%	0.06%	0.07%	0.00%	0.00%	4.57%	62.08%	6.24%	7.91%	4.26%	3.63%	0.00%	0.00%	0.03%	1.11%	8.33%	0.57%
HR	0.18%	0.51%	3.19%	0.00%	0.00%	1.97%	42.19%	28.45%	11.59%	2.41%	3.35%	0.27%	0.00%	0.71%	0.82%	4.36%	0.00%
HU	10.80%	0.28%	0.38%	0.00%	0.00%	3.59%	41.35%	20.17%	12.31%	1.72%	1.99%	0.16%	0.02%	0.40%	0.95%	5.87%	0.07%
IE	0.86%	0.14%	0.59%	0.02%	0.00%	9.08%	71.60%	1.80%	9.12%	2.41%	0.06%	0.17%	0.66%	0.02%	0.00%	3.45%	0.07%
IS	0.06%	0.27%	0.03%	0.00%	0.00%	1.09%	53.75%	9.82%	25.53%	3.15%	1.99%	0.12%	0.15%	0.11%	1.77%	2.15%	0.00%
IT	2.31%	0.39%	0.79%	0.00%	0.00%	5.25%	33.15%	27.62%	7.33%	9.17%	2.79%	0.08%	0.10%	2.67%	2.50%	5.84%	0.75%
LI	0.00%	1.00%	0.00%	0.00%	0.00%	5.00%	18.00%	14.00%	28.00%	1.00%	3.00%	1.00%	2.00%	19.00%	3.00%	5.00%	0.00%
LT	0.48%	0.00%	0.00%	0.00%	0.00%	1.46%	10.18%	31.85%	28.67%	9.10%	13.75%	0.00%	0.00%	0.42%	0.01%	4.09%	0.00%
LU	0.28%	0.04%	0.17%	0.04%	0.00%	20.45%	47.56%	12.79%	6.66%	1.75%	2.50%	0.07%	1.31%	0.09%	2.95%	3.34%	0.15%
LV	0.10%	0.05%	0.07%	0.01%	0.00%	2.22%	52.60%	0.96%	15.64%	6.60%	9.89%	0.01%	0.00%	0.18%	2.30%	9.37%	0.01%
MT	0.97%	0.00%	0.02%	0.04%	0.00%	3.90%	37.86%	10.51%	26.58%	1.99%	9.14%	0.06%	0.00%	0.88%	1.34%	6.70%	1.71%
NL	0.55%	0.01%	0.18%	0.04%	0.00%	7.55%	54.09%	2.07%	18.63%	1.28%	6.70%	0.35%	0.05%	4.85%	1.55%	2.10%	1.29%
NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PL	3.31%	1.37%	0.34%	0.00%	0.00%	2.76%	31.85%	27.06%	23.86%	3.33%	0.30%	0.00%	0.00%	0.23%	1.47%	4.13%	0.85%
PT	1.96%	0.71%	0.37%	0.06%	0.00%	6.12%	38.76%	15.83%	17.62%	2.87%	6.20%	0.28%	0.00%	0.72%	2.03%	6.48%	0.00%
RO	1.31%	1.93%	0.18%	0.00%	0.00%	4.74%	41.01%	27.48%	15.17%	1.95%	0.45%	0.00%	0.00%	0.00%	0.61%	5.17%	0.21%
SE	0.39%	0.10%	0.06%	0.00%	0.00%	4.04%	14.53%	34.80%	24.19%	6.44%	0.49%	1.94%	0.05%	0.30%	9.18%	3.48%	0.18%
SI	0.72%	2.91%	1.73%	0.00%	0.00%	2.59%	6.90%	46.29%	29.68%	1.80%	1.20%	0.00%	0.00%	0.08%	0.35%	5.75%	0.00%
SK	1.84%	1.26%	0.20%	0.00%	0.00%	0.38%	19.31%	31.11%	36.33%	2.06%	1.47%	0.15%	0.31%	2.41%	0.36%	2.81%	0.00%
SSM	6.83%	0.57%	0.62%	0.01%	0.00%	4.34%	37.46%	17.53%	10.19%	2.22%	1.80%	0.22%	0.24%	3.09%	3.97%	10.92%	1.63%

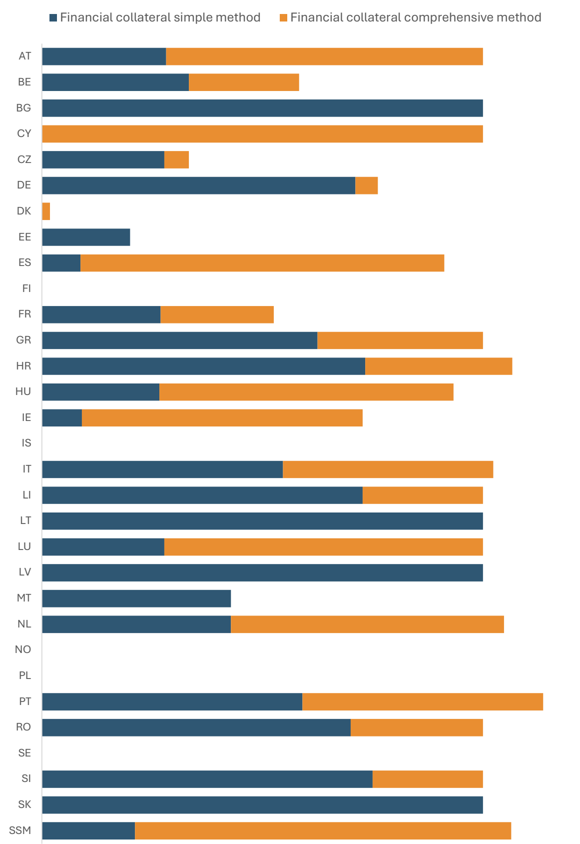
(0) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Juridiction	Breakdown by credit risk mitigation (CRM) approach % based on the total number of institutions (3) Financial collateral simple method	 Financial collateral comprehensive method
AT	28.16%	71.84%
BE	33.33%	25.00%
BG	100.00%	0.00%
CY	0.00%	100.00%
CZ	27.78%	5.56%
DE	71.10%	5.08%
DK	0.00%	1.85%
EE	20.00%	0.00%
ES	8.77%	82.46%
FI	0.00%	0.00%
FR	26.92%	25.64%
GR	62.50%	37.50%
HR	73.33%	33.33%
HU	26.67%	66.67%
IE	9.09%	63.64%
IS	0.00%	0.00%
IT	54.65%	47.67%
LI	72.73%	27.27%
LT	100.00%	0.00%
LU	27.78%	72.22%
LV	100.00%	0.00%
MT	42.86%	0.00%
NL	42.86%	61.90%
NO	N/A	N/A
PL	0.00%	0.00%
PT	59.09%	54.55%
RO	70.00%	30.00%
SE	0.00%	0.00%
SI	75.00%	25.00%
SK	100.00%	0.00%
SSM	21.10%	85.32%

Share by credit risk mitigation (CRM) approach



(3) In the exceptional cases, where an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported may be higher than 100%.

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Jurisdiction	Exposures and losses from lending collateralised by immovable property (MEUR) (4)									
	Use of residential property as collateral					Use of commercial immovable property as collateral				
	Sum of exposures secured by residential property (5)	Sum of losses stemming from lending up to the reference percentages (6)	Of which: immovable property valued with mortgage lending value (7)	Sum of overall losses (8)	Of which: immovable property valued with mortgage lending value (7)	Sum of exposures secured by immovable commercial property (5)	Sum of losses stemming from lending up to the reference percentages (6)	Of which: immovable property valued with mortgage lending value (7)	Sum of overall losses (8)	Of which: immovable property valued with mortgage lending value (7)
AT	76,812.49	46.20	0.19	77.24	1.27	38,714.45	33.83	0.01	244.34	1.39
BE	4,006.90	2.39	0.21	3.13	0.76	524.83	3.67	0.31	4.47	1.11
BG	304.46	6.31	0.04	8.67	0.04	298.54	22.00	0.01	26.66	0.01
CY	877.02	4.50	0.00	4.79	0.00	178.42	0.19	0.00	0.24	0.00
CZ	54,937.22	10.21	0.50	28.65	3.41	9,504.05	0.35	0.00	21.62	0.17
DE	730,742.34	56.13	54.30	145.72	143.78	128,888.72	18.23	17.75	62.13	61.75
DK	232,430.00	5.90	1.00	39.00	1.20	65,681.10	3.20	2.00	10.70	3.10
EE	1,477.96	0.62	0.00	0.95	0.00	1,169.42	0.00	0.00	2.09	0.00
ES	45,989.87	20.65	19.93	25.68	24.96	3,870.23	5.49	5.49	8.38	8.38
FI	37,483.96	18.65	0.45	20.10	0.45	1,394.67	3.45	0.00	6.99	0.00
FR	891.34	0.00	0.00	0.00	0.00	464.79	0.00	0.00	0.07	0.07
GR	702.91	0.88	0.00	0.88	0.00	1,240.84	0.06	0.00	0.06	0.00
HR	901.30	1.50	0.00	3.00	0.50	33.60	0.10	0.00	1.50	0.80
HU	23,333.09	32.93	4.92	36.00	5.27	6,897.01	18.08	3.58	47.57	15.18
IE	19,979.67	35.64	0.00	80.20	0.00	481.56	3.13	0.00	13.00	0.00
IS	10,305.17	0.33	0.33	0.47	0.47	689.40	0.07	0.07	0.12	0.12
IT	26,790.39	87.06	0.60	96.85	8.76	10,150.78	55.66	0.19	63.56	2.59
LI	17,477.50	8.20	8.20	8.90	8.90	4,143.40	2.50	2.50	3.60	3.60
LT	322.05	0.21	0.00	0.38	0.00	144.60	0.00	0.00	0.02	0.00
LU	5,495.65	3.57	3.57	3.57	3.57	1,388.29	1.34	1.34	1.34	1.34
LV	1,471.06	2.36	0.00	2.59	0.00	457.26	0.20	0.00	0.34	0.00
MT	2,225.20	1.99	0.00	1.99	0.00	1,074.24	4.50	0.00	4.50	0.00
NL	37,807.75	1.58	0.17	5.14	0.31	1,575.29	0.23	0.17	2.11	2.01
NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PL	88,597.56	85.19	7.07	97.60	7.43	27,570.83	65.65	1.61	138.15	2.05
PT	8,620.55	99.33	0.00	101.88	0.00	1,578.65	19.12	0.00	23.07	0.00
RO	8,736.81	42.45	16.49	81.75	46.58	956.95	3.68	0.33	10.62	0.33
SE	492,244.63	48.51	14.19	72.56	28.31	97,254.63	3.37	0.00	12.76	0.00
SI	633.72	0.91	0.00	1.03	0.00	275.39	0.79	0.00	1.01	0.00
SK	1,718.24	1.32	0.00	1.35	0.00	0.02	0.00	0.00	0.00	0.00
SSM	4,664,043.55	2,703.57	1,031.98	3,456.93	1,258.47	962,453.71	1,636.48	447.48	2,704.24	590.00

(4) The amount of the estimated losses shall be reported at the reporting reference date.

(5) As defined in Article 430a(1), points (c) and (f) of Regulation (EU) No 575/2013, respectively; the market value and mortgage lending value according to Article 4 (1), points (74) and (76) of that Regulation; only for the part of exposure treated as fully and completely secured according to Article 124 (1) of that Regulation;

(6) As defined in Article 430a(1), points (a) and (d) of Regulation (EU) No 575/2013, respectively; the market value and mortgage lending value according to Article 4 (1), points (74) and (76) of that Regulation.

(7) When the value of the collateral has been calculated as mortgage lending value.

(8) As defined in Article 430a(1), points (b) and (e) of Regulation (EU) No 575/2013, respectively; the market value and mortgage lending value according to Article 4 (1), points (74) and (76) of that Regulation.

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on market risk [1]

Credit institutions and investment firms[2]: Own funds requirements for market risk

Jurisdiction	Institutions: own funds requirements for market risk	Breakdown by approach			
		% based on the total number of credit institutions and investment firms [2][4]		% based on total own funds requirements for market risk	
	% of total own funds requirements [3] Dec 2024	Standardised approach Dec 2024	Internal models Dec 2024	Standardised approach Dec 2024	Internal models Dec 2024
AT	0.49%	100.00%	0.00%	100.00%	0.00%
BE	1.96%	50.00%	0.00%	100.00%	0.00%
BG	0.05%	23.08%	0.00%	100.00%	0.00%
CY	0.99%	20.00%	0.00%	100.00%	0.00%
CZ	2.81%	66.67%	5.56%	94.73%	5.27%
DE	0.89%	44.03%	0.18%	98.82%	1.18%
DK	4.74%	100.00%	3.70%	54.00%	45.00%
EE	0.47%	40.00%	0.00%	100.00%	0.00%
ES	0.71%	16.39%	1.64%	95.52%	4.48%
FI	0.10%	22.22%	0.00%	100.00%	0.00%
FR	2.71%	32.05%	0.00%	100.00%	0.00%
GR	1.64%	37.50%	0.00%	100.00%	0.00%
HR	0.64%	100.00%	0.00%	100.00%	0.00%
HU	1.05%	73.33%	0.00%	100.00%	0.00%
IE	10.02%	100.00%	0.00%	100.00%	0.00%
IS	1.42%	100.00%	0.00%	100.00%	0.00%
IT	0.69%	89.09%	14.55%	100.00%	0.00%
LI	7.00%	100.00%	0.00%	100.00%	0.00%
LT	0.03%	9.09%	0.00%	100.00%	0.00%
LU	0.69%	100.00%	0.00%	100.00%	0.00%
LV	0.23%	100.00%	0.00%	100.00%	0.00%
MT	6.41%	64.29%	0.00%	100.00%	0.00%
NL	5.10%	57.14%	4.76%	99.77%	0.23%
NO	N/A	N/A	N/A	N/A	N/A
PL	0.98%	2.94%	0.00%	100.00%	0.00%
PT	2.24%	68.18%	0.00%	100.00%	0.00%
RO	1.22%	100.00%	0.00%	100.00%	0.00%
SE	1.80%	27.03%	1.80%	61.98%	38.02%
SI	0.00%	0.00%	0.00%	0.00%	0.00%
SK	0.04%	100.00%	0.00%	100.00%	0.00%
SSM	3.65%	85.32%	33.94%	44.46%	55.54%

(1) The template shall include information on all institutions and not only on those with market risk positions.
(2) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU
(3) Ratio of the total risk exposure amount for position, foreign exchange and commodities risks as defined in Articles 92(3), points (b)(i) and (c) of Regulation (EU) No 575/2013 and Article 92(4), point (b) of that Regulation to the total risk exposure amount as defined in Article 92(3) of that Regulation.
(4) If an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported may be higher than 100%, but also lower than 100% as entities with small trading portfolio are not obliged to determine market risk.

2025 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on operational risk

Credit institutions and investment firms[1]: Own funds requirements for operational risk

Jurisdiction	Credit institutions and investment firms [1]: own funds requirements for operational risk	Breakdown by approach						Credit institutions and investment firms (1): total gross loss
		% based on the total number of credit institutions and investment firms [1][3]			% based on total own funds requirements for operational risk			
	% of total own funds requirements [2] Dec 2024	Basic Indicator Approach (BIA) Dec 2024	Standardised Approach (TSA) /Alternative Standardised Approach (ASA) Dec 2024	Advanced Measurement Approach (AMA) Dec 2024	BIA Dec 2024	TSA/ASA Dec 2024	AMA Dec 2024	Total gross loss as % of total gross income (4) Dec 2024
AT	9.13%	98.40%	0.96%	0.00%	84.77%	15.23%	0.00%	1.84%
BE	40.13%	91.67%	8.33%	8.33%	29.57%	1.64%	68.79%	0.72%
BG	8.37%	76.92%	23.08%	0.00%	56.66%	43.34%	0.00%	0.16%
CY	15.79%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
CZ	10.91%	72.22%	33.33%	16.67%	17.29%	46.44%	36.27%	0.28%
DE	7.65%	98.04%	1.69%	0.18%	89.56%	7.31%	3.13%	0.80%
DK	10.12%	90.74%	9.25%	0.00%	46.30%	53.67%	0.00%	0.00%
EE	9.86%	60.00%	40.00%	0.00%	35.85%	64.15%	0.00%	0.29%
ES	13.80%	87.72%	12.28%	0.00%	73.47%	26.53%	0.00%	0.46%
FI	13.08%	77.78%	22.22%	0.00%	88.72%	11.28%	0.00%	0.63%
FR	21.34%	78.21%	20.51%	0.00%	61.50%	38.50%	0.00%	0.17%
GR	9.63%	100.00%	12.50%	0.00%	99.56%	0.44%	0.00%	1.87%
HR	11.85%	93.33%	6.67%	0.00%	71.81%	28.19%	0.00%	0.97%
HU	13.05%	80.00%	26.67%	20.00%	52.69%	22.22%	25.09%	1.90%
IE	11.19%	54.55%	45.45%	0.00%	42.34%	57.66%	0.00%	0.52%
IS	10.42%	81.82%	18.18%	0.00%	44.18%	55.82%	0.00%	0.93%
IT	13.56%	94.84%	3.57%	1.98%	77.28%	22.34%	0.38%	0.24%
LI	16.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	1.00%
LT	15.48%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
LU	13.65%	84.21%	15.79%	0.00%	87.25%	12.75%	0.00%	1.37%
LV	12.71%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
MT	12.70%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
NL	12.24%	76.19%	23.81%	0.00%	69.55%	30.45%	0.00%	0.30%
NO	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
PL	14.90%	97.06%	3.13%	0.39%	16.11%	65.21%	18.67%	1.02%
PT	12.09%	90.91%	9.09%	0.00%	74.96%	25.04%	0.00%	0.57%
RO	15.19%	85.00%	10.00%	15.00%	69.15%	3.81%	27.04%	0.17%
SE	9.36%	65.77%	32.43%	0.90%	15.74%	69.94%	14.32%	0.21%
SI	17.91%	75.00%	25.00%	0.00%	100.00%	0.00%	0.00%	0.00%
SK	10.13%	33.33%	66.67%	0.00%	9.60%	90.40%	0.00%	0.14%
SSM	10.47%	30.28%	66.97%	15.60%	8.74%	52.95%	38.31%	1.45%

(1) Investment firms subjected to Regulation (EU) No 575/2013 and Directive 2013/36/EU

(2) Ratio of the total risk exposure amount for operational risk as defined in Article 92(3) of Regulation (EU) No 575/2013 to the total risk exposure amount as defined in Article 92(3) of that Regulation (in %).

(3) If an institution uses more than one approach, it shall be counted in each of these approaches. Hence, the sum of the percentages reported may be higher than 100%.

(4) Only with respect to entities, which use AMA or TSA/ASA approach; ratio of the total loss amount for all business lines to the sum of the relevant indicator for banking activities subject to TSA/ASA and AMA for the last year (in %).