European Banking Authority

IMMOVABLE PROPERTY LOSS

Q4 2025

Statistical Annex

Immovable-property loss data

To facilitate the application by institutions of the treatment referred to in Article 125(1) of Regulation (EU) No 575/2013, where the conditions for the derogation set out in Article 125(2), third subparagraph, of that Regulation are met, and of the corresponding treatment under Article 126(1), where the conditions for the derogation set out in Article 126(2) are met, as well as the application of Article 199(3) and (4) of that Regulation, in relation to exposures secured by residential or commercial immovable property situated within the territory of each Member State, the EBA is disclosing aggregated loss data for such exposures. These data are based on the aggregate data reported by institutions for each national immovable property market in accordance with Commission Implementing Regulation (EU) 2024/3117, template C 15.00, and are published with a view to avoiding duplicative disclosures by competent authorities under Article 430a(3) of Regulation (EU) No 575/2013.

National property market						
	Collateralised by Residential property			Collateralised by Commercial immovable property		
Country of exposure - volumes in mn EUR	Losses stemming from lending up to the reference percentages	Overall losses	Exposures	Losses stemming from lending up to the reference percentages	Overall losses	Exposures
	Dec-25			Dec-25		
AT	139.3	251.6	162,305.1	39.8	112.2	53,241.5
BE*	32.4	71.5	181,307.8	40.0	68.5	39,370.7
BG	16.5	27.2	13,756.1	19.2	31.5	5,843.0
CY	4.2	4.9	7,464.6	1.3	1.7	5,253.6
CZ	38.2	51.4	77,825.2	3.1	25.7	17,355.0
DE	172.9	458.8	1,370,446.1	120.8	344.4	305,408.5
DK	13.3	63.2	360,452.8	6.1	13.9	97,875.4
EE	4.7	5.4	13,612.4	18.2	20.0	7,758.5
ES	328.7	446.2	521,999.9	51.8	77.9	56,884.1
FI	115.3	170.3	139,904.7	43.2	59.4	19,535.1
FR*	391.9	733.1	1,257,655.6	163.3	388.4	189,942.7
GR	45.2	131.6	23,548.4	16.1	47.3	16,527.9
HR*	24.3	55.6	11,092.4	12.4	45.2	5,544.9
HU	32.4	34.3	15,125.8	20.0	48.7	6,705.5
IE	56.5	94.7	98,366.7	46.7	62.4	8,160.4
IS	0.8	1.7	15,048.3	0.3	0.5	4,501.8
IT	383.6	591.2	386,034.6	388.0	738.7	82,194.6
LI	2.9	2.9	5,928.2	1.1	1.1	1,272.0
LT	3.0	4.7	14,425.8	0.7	4.3	8,212.8
LU	24.6	29.6	37,820.4	3.0	3.5	8,227.3
LV	1.7	2.7	5,707.3	1.4	3.1	3,228.9
MT	2.4	3.7	5,761.2	1.6	1.9	1,787.1
NL	21.3	41.2	661,605.2	11.9	181.8	120,354.5
NO**	16.8	42.6	270,205.2	42.5	116.7	61,034.2
PL	71.5	90.0	84,516.1	65.0	163.6	32,921.6
PT	127.8	197.8	153,586.5	43.6	57.7	14,898.0
RO*	42.7	74.2	15,960.2	33.2	81.0	4,295.8
SE	35.4	53.3	460,570.8	6.1	9.8	107,935.5
SI	5.3	6.9	7,184.7	15.2	22.2	2,961.7
SK	63.6	77.8	38,614.7	3.3	26.9	3,071.9
EU/EEA	2,219.0	3,820.1	6,417,832.9	1,219.0	2,760.0	1,292,304.4
All national markets outside the Union	256.7	462.9	629,584.4	363.7	586.7	197,574.4

(*) For these national immovable property markets, in order to assess the loss-rate thresholds for the application of the derogations referred to in Articles 125(2), 126(2), 199(3) and 199(4) of the CRR, the relevant reference remains the publication of loss data made by the respective competent authorities on their websites:

- BE – National Bank of Belgium (NBB): Supervisory disclosure requirements for credit institutions
- FR – Autorité de contrôle prudentiel et de résolution (ACPR): Supervisory disclosures – publications
- HR – Croatian National Bank (HNB): Disclosure on losses stemming from exposures collateralised by immovable property
- RO – National Bank of Romania (BNR): Statistical data

(**) Data for the Norwegian national property market were updated on 14 August 2026, after the initial publication.

Data are presented for the full banking population at the highest level of consolidation in the EU/EEA (subsidiaries are excluded from the sample as their contribution is already included in the consolidated data reported by the parent).

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Statistical Annex

Immovable-property loss data

This table provides ancillary information on aggregate immovable property exposures and related losses by country of the reporting entity. It is published for information purposes only and should not be used to assess the loss-rate thresholds for the application of the derogations referred to in Articles 125(2), 126(2), 199(3) and 199(4) of the CRR. For those purposes, the relevant reference is the table aggregating data by national immovable property market.

By country of the reporting entity

	Collateralised by Residential property			Collateralised by Commercial immovable property		
Country of reporting entity - volumes in mn EUR	Losses stemming from lending up to the reference percentages	Overall losses	Exposures	Losses stemming from lending up to the reference percentages	Overall losses	Exposures
	Dec-25			Dec-25		
AT	245.0	400.7	208,896.9	59.2	174.1	62,430.2
BE	19.1	42.0	150,860.6	26.4	44.1	27,110.2
BG	8.9	13.8	328.2	13.1	18.8	380.2
CY	3.0	3.0	4,288.6	0.9	1.0	2,793.5
CZ	0.2	0.2	11,393.4	1.2	1.2	2,512.0
DE	190.5	460.1	1,309,457.7	363.8	744.9	384,256.8
DK	13.2	56.5	352,045.9	6.1	12.2	108,954.6
EE	8.8	9.3	10,153.9	20.4	23.8	5,156.3
ES	573.1	877.6	892,698.3	148.7	222.8	78,530.8
FI	115.9	180.4	293,946.0	43.2	64.8	50,810.6
FR	412.5	780.1	1,351,736.6	158.8	370.0	214,079.2
GR	55.0	147.4	30,823.1	23.1	59.2	21,846.0
HR	2.3	32.2	1,225.8	1.9	31.9	639.8
HU	20.8	22.5	19,635.7	13.0	15.1	7,895.4
IE	59.0	99.1	111,985.7	46.9	62.6	11,464.0
IS	0.8	1.7	15,044.0	0.3	0.5	4,501.8
IT	435.5	644.8	424,430.5	420.6	820.2	101,050.5
LI	4.6	4.9	20,838.0	5.4	7.2	4,437.2
LT	0.7	1.5	1,573.0	0.6	3.1	2,090.8
LU	36.2	45.6	29,751.5	1.9	1.9	3,869.8
LV	0.0	0.0	1,105.3	0.0	0.1	1,076.5
MT	1.4	2.6	4,194.2	0.0	0.0	1,645.2
NL	68.3	128.7	847,042.5	60.2	250.7	172,102.3
NO	18.5	46.2	340,914.1	60.6	160.5	62,780.7
PL	33.7	44.8	40,678.9	34.1	126.1	13,244.7
PT	95.4	146.2	113,296.8	30.0	36.5	13,028.3
RO	13.3	29.5	537.6	28.0	68.7	980.3
SE	36.0	56.2	454,449.9	6.3	10.9	127,729.4
SI	2.7	4.1	4,081.8	8.2	13.5	2,482.0
SK	1.1	1.1	2.7	0.0	0.0	0.0
EU/EEA	2,475.6	4,282.9	7,047,417.3	1,582.7	3,346.6	1,489,878.8

Data are presented for the full banking population at the highest level of consolidation in the EU/EEA (subsidiaries are excluded from the sample as their contribution is already included in the consolidated data reported by the parent).

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
https://eba.europa.eu