
2024 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 current disclosure exercise covers CAs from all 30 EEA 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 2023.

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: 3/10/2024

(1) Implementing regulation - 650/2014 - EN - EUR-Lex (europa.eu)

(2) Supervisory disclosure | European Banking Authority (europa.eu)

2024 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Number and size of credit institutions

Dec 2023

Jurisdiction	Number of credit institutions Dec 2023	Total assets of the jurisdiction (in MEUR) ⁽¹⁾ Dec 2023	Total assets of the jurisdiction(1) as % of GDP ⁽²⁾
AT	327	384,474	80.40%
BE	13	1,490,317	254.89%
BG	14	26,596	28.31%
CY	5	65,197	202.79%
CZ	28	361,502	121.69%
DE	1,153	3,091,271	74.99%
DK	87	1,206,873	322.91%
EE	5	51,708	137.22%
ES	61	221,070	15.12%
FI	9	64,305	23.16%
FR	82	989,165	35.05%
GR	9	14,462	6.56%
HR	15	20,465	26.76%
HU	16	203,346	103.54%
IE	9	716,251	141.94%
IS	11	36,447	126.94%
IT	125	3,265,383	200.00%
LI	11	110,842	1584.34%
LT	12	15,050	20.90%
LU	55	965,920	1217.91%
LV	5	28,247	70.01%
MT	16	45,550	234.57%
NL	25	342,716	33.11%
NO	132	660,145	144.75%
PL	515	563,338	71.83%
PT	24	69,889	26.32%
RO	21	146,155	45.29%
SE	110	1,360,424	251.67%
SI	5	8,746	13.86%
SK	6	15,772	12.84%
SSM	107	25,945,463	178.33%

(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 2023

Jurisdiction	Number of branches from third countries ⁽⁴⁾ Dec 2023	Total assets of branches from third countries (in MEUR) Dec 2023	Number of subsidiaries ⁽⁵⁾ from third countries Dec 2023	Total assets of subsidiaries from third countries (in MEUR) Dec 2023	Number of investment firms Dec 2023
AT	2	3,699	14	19,401	0
BE	4	89,017	2	1,072	0
BG	1	213	0	0	0
CY	11	822	1	C	0
CZ	2	C	0	0	1
DE	26	146,304	33	152,193	1
DK	0	0	1	8,543	9
EE	0	0	0	0	0
ES	4	3,975	8	20,115	0
FI	0	0	0	0	0
FR	26	168,941	28	309,447	0
GR	2	135	0	0	0
HR	0	0	1	233	0
HU	1	C	2	2,390	0
IE	1	C	6	44,159	3
IS	0	0	0	0	0
IT	5	6,575	4	6,324	0
LI	0	0	0	0	0
LT	0	0	0	0	0
LU	13	111,960	35	96,129	0
LV	0	0	0	0	0
MT	2	6,628	6	3,241	0
NL	2	1,563	9	64,208	0
NO	0	0	0	0	0
PL	1	5	4	23,150	0
PT	1	C	6	6,127	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	22	1,861,828	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 CRR. 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 CRR. 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

2024 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 2023	Total Additional Tier 1 capital as % of total capital ⁽⁷⁾ Dec 2023	Total Tier 2 capital as % of total capital ⁽⁸⁾ Dec 2023	Total capital requirements (in MEUR) ⁽⁹⁾ Dec 2023	Total capital ratio (%) ⁽¹⁰⁾ Dec 2023
AT	93.11%	0.85%	6.04%	15,724	20.22%
BE	98.48%	0.61%	0.91%	2,212	29.21%
BG	93.63%	4.41%	1.96%	1,049	23.27%
CY	92.70%	1.79%	5.51%	170	26.18%
CZ	90.87%	3.72%	5.41%	10,229	20.18%
DE	92.94%	0.59%	6.47%	138,252	17.48%
DK	84.27%	5.45%	10.28%	22,368	23.46%
EE	74.11%	9.23%	16.66%	293	18.91%
ES	98.82%	0.13%	1.05%	6,563	23.16%
FI	91.61%	2.10%	6.30%	1,780	18.67%
FR	95.71%	0.84%	3.45%	7,017	24.34%
GR	89.42%	1.09%	9.49%	739	17.59%
HR	95.14%	0.00%	4.86%	782	20.34%
HU	87.22%	1.29%	11.49%	8,405	20.16%
IE	96.38%	2.03%	1.59%	3,510	41.43%
IS	87.31%	2.89%	9.81%	18	24.33%
IT	91.78%	1.91%	6.31%	15,081	38.44%
LI	99.94%	0.00%	0.06%	3,499	20.60%
LT	97.53%	0.00%	2.54%	293	20.66%
LU	92.15%	3.20%	4.65%	3,775	28.44%
LV	91.31%	2.06%	6.63%	181	21.50%
MT	78.53%	13.00%	8.47%	548	25.55%
NL	93.43%	2.30%	4.27%	7,223	25.21%
NO	82.98%	7.55%	9.47%	20,347	22.15%
PL	91.08%	0.20%	8.72%	20,384	18.47%
PT	94.70%	1.77%	3.53%	2,240	21.55%
RO	86.06%	1.88%	12.06%	5,091	22.68%
SE	85.34%	6.31%	8.35%	30,043	22.22%
SI	87.60%	0.00%	12.40%	318	19.94%
SK	97.15%	0.00%	2.85%	641	22.22%
SSM	79.88%	6.94%	13.18%	701,394	19.78%

(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 (%).

2024 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Credit institutions and investment firms ⁽⁰⁾ : Own funds requirements for credit risk								
Jurisdiction	Institutions: breakdown by approach							
	Own funds requirements for credit risk	% 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 2023	Standardised Approach (SA) Dec 2023	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2023	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2023	Standardised Approach (SA) Dec 2023	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2023	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2023
AT	91.03%	100.00%	0.00%	0.00%	99.83%	0.00%	0.00%	
BE	61.89%	92.31%	7.69%	7.69%	76.09%	8.53%	1.71%	
BG	92.32%	100.00%	0.00%	0.00%	99.85%	0.00%	0.00%	
CY	86.51%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
CZ	85.37%	100.00%	20.00%	25.00%	38.41%	18.03%	40.53%	
DE	91.92%	99.83%	0.61%	1.04%	95.96%	1.06%	2.45%	
DK	82.28%	86.21%	1.72%	12.07%	32.76%	1.60%	59.14%	
EE	90.10%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
ES	85.81%	100.00%	1.75%	0.00%	98.17%	1.15%	0.00%	
FI	85.05%	100.00%	22.22%	33.33%	83.64%	7.24%	8.46%	
FR	77.55%	100.00%	0.00%	0.00%	98.41%	0.00%	0.00%	
GR	89.68%	100.00%	0.00%	0.00%	99.78%	0.00%	0.00%	
HR	87.84%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
HU	85.64%	100.00%	18.75%	18.75%	83.41%	7.24%	8.30%	
IE	80.22%	100.00%	9.09%	9.09%	81.03%	0.34%	18.36%	
IS	87.98%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
IT	86.26%	100.00%	1.17%	2.33%	94.45%	0.16%	4.41%	
LI	76.07%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
LT	66.91%	100.00%	0.00%	0.00%	96.83%	0.00%	0.00%	
LU	85.22%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
LV	87.16%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
MT	80.75%	100.00%	0.00%	0.00%	99.99%	0.00%	0.00%	
NL	78.45%	100.00%	0.00%	17.39%	86.18%	0.00%	11.14%	
NO	89.72%	100.00%	6.82%	11.36%	54.06%	0.76%	45.16%	
PL	85.44%	99.81%	0.00%	0.78%	88.08%	0.00%	10.23%	
PT	85.10%	100.00%	0.00%	0.00%	99.01%	0.00%	0.00%	
RO	84.88%	100.00%	9.52%	4.76%	84.30%	10.78%	4.10%	
SE	65.18%	100.00%	13.64%	14.55%	38.36%	21.57%	38.55%	
SI	89.42%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
SK	90.78%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	
SSM	83.93%	100.00%	41.12%	51.40%	40.18%	11.04%	39.06%	

(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

Own funds requirements for credit risk							
Breakdown by IRB exposure class							
% based on total IRB risk weighted exposure amount							
Jurisdiction	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2023	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%	0.00%
BE	36.11%	15.37%	16.89%	0.00%	0.00%	0.00%	3.85%
BG	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%
CZ	29.32%	0.51%	1.87%	5.36%	6.90%		14.67%
DE	26.49%	0.92%	3.16%	1.13%	3.56%		17.72%
DK	2.38%	0.00%	0.02%	0.75%	0.00%		1.61%
EE	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
ES	96.68%	0.13%	18.25%	0.00%	0.00%		78.30%
FI	44.24%	0.00%	0.00%	21.37%	0.11%		22.76%
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	43.89%	0.85%	3.86%	7.86%	8.29%		23.02%
IE	1.80%	0.00%	1.80%	0.00%	0.00%		0.00%
IS	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
IT	3.38%	0.00%	0.00%	0.00%	0.00%		3.38%
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	1.60%	0.00%	0.00%	1.44%	0.00%		0.15%
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	69.10%	2.01%	3.28%	19.56%	4.43%		39.83%
SE	35.11%	2.57%	2.70%	6.19%	0.74%		22.91%
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	19.11%	0.30%	1.88%	2.25%	4.40%		10.29%

2024 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Own funds requirements for credit risk													
Breakdown by IRB exposure class													
% based on total IRB risk weighted exposure amount													
Jurisdiction	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2023	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	7.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.24%	0.00%	0.00%	0.00%	30.94%	25.71%
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	65.92%	1.59%	1.75%	7.55%	6.05%	19.30%	1.60%	15.81%	0.34%	1.99%	9.94%	0.77%	3.98%
DE	61.42%	1.02%	0.11%	1.16%	13.62%	16.97%	0.01%	11.79%	0.03%	1.74%	14.97%	0.43%	11.66%
DK	88.16%	0.00%	0.97%	19.48%	0.02%	35.90%	1.48%	26.68%	0.00%	0.88%	2.75%	2.07%	7.39%
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%	3.32%
FI	51.73%	0.00%	0.00%	0.00%	0.00%	0.00%	1.28%	46.80%	0.00%	0.43%	3.22%	4.02%	0.00%
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	50.31%	0.00%	0.05%	8.43%	8.39%	11.92%	0.04%	11.47%	0.00%	0.11%	9.90%	0.05%	5.76%
IE	97.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	91.77%	2.51%	0.00%	2.79%	1.13%	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	94.87%	0.00%	0.08%	19.11%	0.00%	16.06%	3.89%	3.80%	0.38%	10.25%	41.30%	1.74%	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	90.39%	0.00%	0.00%	0.00%	23.70%	20.60%	0.00%	46.09%	0.00%	0.00%	0.00%	7.68%	1.93%
NO	94.67%	0.00%	0.00%	12.78%	7.86%	29.28%	0.97%	37.98%	0.00%	0.05%	5.76%	3.73%	0.00%
PL	90.99%	0.00%	2.89%	24.86%	8.22%	26.64%	1.18%	14.92%	4.29%	5.01%	2.99%	1.31%	7.69%
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	26.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	5.65%	4.34%	1.31%	14.73%	0.70%	3.95%
SE	62.77%	0.00%	2.59%	8.48%	0.38%	27.84%	1.02%	17.13%	0.00%	2.14%	3.18%	0.13%	1.99%
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	67.60%	0.90%	2.50%	7.78%	4.31%	28.67%	1.79%	11.91%	1.18%	2.93%	5.64%	10.38%	2.91%

2024 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

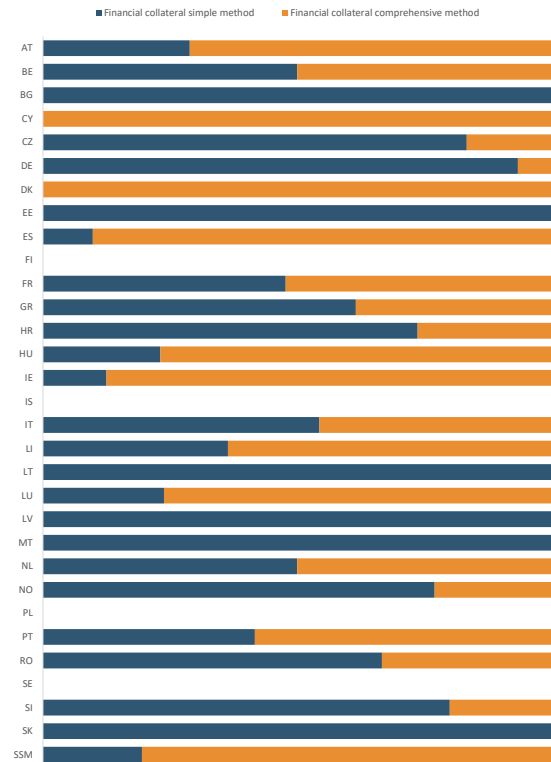
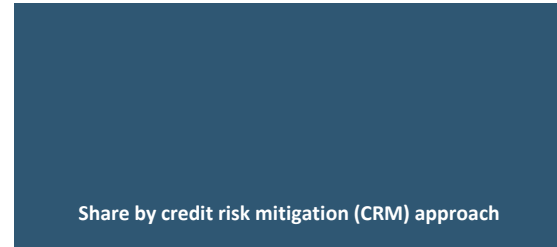
Own funds requirements for credit risk																	
Jurisdiction	Institutions: breakdown by SA exposure class															Securitisations	
	% based on total SA risk weighted exposure amount																
	Central governments and central banks	Regional governments or local authorities	Public sector 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
AT	0.87%	0.12%	0.16%	0.00%	0.00%	1.40%	33.18%	12.71%	21.33%	2.37%	12.81%	0.40%	0.03%	1.41%	9.33%	3.88%	0.15%
BE	0.20%	0.27%	0.38%	0.00%	0.00%	5.73%	35.36%	22.74%	17.74%	3.30%	2.57%	1.26%	0.05%	3.15%	0.64%	6.60%	0.17%
BG	3.37%	0.17%	0.00%	0.00%	0.00%	3.58%	34.28%	18.33%	17.38%	6.27%	0.51%	0.00%	0.00%	0.57%	3.34%	12.21%	0.14%
CY	0.20%	0.19%	0.00%	0.00%	0.00%	5.57%	36.49%	6.63%	16.10%	14.40%	4.61%	0.14%	0.00%	0.03%	0.49%	15.13%	0.00%
CZ	1.96%	0.10%	0.04%	0.00%	0.00%	1.00%	38.38%	27.98%	12.02%	2.60%	7.47%	0.01%	0.02%	1.45%	3.04%	3.93%	0.10%
DE	0.35%	0.17%	0.13%	0.00%	0.00%	1.69%	35.74%	24.38%	15.57%	1.84%	4.67%	0.39%	0.01%	8.89%	3.31%	2.85%	0.05%
DK	0.36%	0.10%	0.06%	0.00%	0.00%	3.65%	23.67%	22.51%	13.54%	2.57%	1.36%	5.54%	0.03%	0.19%	7.56%	18.86%	0.12%
EE	0.27%	0.00%	0.00%	0.00%	0.00%	0.38%	4.93%	44.74%	30.35%	1.61%	11.43%	0.00%	0.01%	0.00%	0.63%	5.64%	0.00%
ES	2.21%	0.05%	0.30%	0.00%	0.00%	7.18%	27.93%	18.21%	23.05%	2.40%	4.94%	0.09%	0.04%	0.55%	5.84%	7.21%	0.62%
FI	0.03%	0.02%	0.02%	0.01%	0.00%	2.45%	19.11%	19.12%	47.83%	3.15%	0.54%	1.36%	0.00%	1.32%	1.56%	3.47%	0.00%
FR	0.74%	6.30%	1.79%	0.00%	0.00%	12.09%	31.61%	15.83%	9.40%	3.19%	4.03%	2.98%	0.73%	3.42%	1.25%	6.64%	1.18%
GR	2.38%	0.07%	0.31%	0.00%	0.00%	4.30%	43.99%	5.69%	7.22%	23.62%	3.16%	0.00%	0.00%	0.01%	1.13%	8.13%	0.20%
HR	0.64%	0.61%	3.47%	0.00%	0.00%	1.78%	42.76%	28.02%	11.40%	2.91%	2.65%	0.00%	0.00%	0.33%	0.43%	4.99%	0.00%
HU	10.01%	0.25%	0.64%	0.00%	0.00%	2.81%	39.32%	16.76%	19.24%	1.66%	2.01%	0.21%	0.02%	0.37%	0.97%	5.72%	0.07%
IE	1.03%	0.12%	0.57%	0.02%	0.00%	9.12%	68.85%	2.29%	10.68%	3.32%	0.00%	0.14%	0.27%	0.01%	0.00%	3.58%	0.02%
IS	0.02%	0.30%	0.09%	0.00%	0.00%	1.47%	53.52%	10.70%	25.24%	2.24%	2.16%	0.01%	0.19%	0.12%	1.52%	2.41%	0.00%
IT	2.93%	0.44%	1.01%	0.00%	0.00%	5.68%	32.64%	27.45%	7.48%	8.48%	3.05%	0.08%	0.03%	2.65%	2.45%	5.55%	0.78%
LI	0.41%	0.38%	0.35%	0.05%	0.00%	4.96%	18.36%	12.24%	27.94%	0.99%	4.32%	0.74%	1.81%	18.24%	4.37%	4.82%	0.00%
LT	0.32%	0.00%	0.00%	0.00%	0.00%	21.06%	12.27%	36.01%	15.27%	4.38%	7.52%	0.00%	0.00%	1.97%	0.01%	2.88%	2.32%
LU	0.67%	0.07%	0.15%	0.03%	0.00%	19.69%	46.75%	12.36%	7.75%	1.85%	2.90%	0.05%	1.37%	0.10%	2.80%	3.47%	0.00%
LV	0.21%	0.00%	0.10%	0.01%	0.00%	2.62%	51.78%	0.80%	13.79%	7.61%	9.57%	0.01%	0.00%	0.16%	2.94%	10.40%	0.01%
MT	1.39%	0.00%	0.05%	0.06%	0.00%	4.38%	35.97%	11.01%	25.42%	1.82%	8.35%	0.09%	0.00%	1.06%	1.97%	8.43%	0.01%
NL	0.64%	0.06%	0.20%	0.02%	0.00%	7.48%	51.54%	2.82%	20.90%	1.53%	5.51%	0.36%	0.07%	4.71%	2.06%	2.10%	1.16%
NO	0.08%	6.26%	0.02%	0.04%	0.00%	3.86%	17.50%	17.30%	37.65%	1.91%	1.82%	2.50%	0.17%	0.20%	7.08%	4.10%	0.00%
PL	3.70%	1.33%	0.27%	0.00%	0.00%	2.64%	31.76%	26.93%	24.46%	3.18%	0.36%	0.00%	0.00%	0.20%	1.36%	3.80%	0.57%
PT	1.79%	0.58%	0.77%	0.06%	0.00%	5.88%	35.67%	15.63%	17.21%	3.75%	6.46%	0.05%	0.00%	0.92%	3.32%	7.90%	0.85%
RO	3.97%	1.78%	0.19%	0.00%	0.00%	4.41%	40.91%	24.05%	15.21%	2.12%	0.70%	0.00%	0.03%	0.01%	0.46%	6.16%	0.09%
SE	0.35%	0.12%	0.11%	0.00%	0.00%	3.22%	14.60%	35.27%	24.42%	6.02%	0.48%	1.85%	0.04%	0.38%	9.40%	3.75%	0.12%
SI	1.89%	0.87%	0.84%	0.00%	0.00%	6.01%	33.16%	36.89%	15.63%	0.54%	0.45%	0.00%	0.00%	0.08%	0.56%	3.08%	0.00%
SK	1.59%	1.14%	0.13%	0.00%	0.00%	0.96%	20.92%	29.50%	33.71%	3.09%	2.15%	0.21%	0.14%	3.34%	0.33%	2.78%	0.00%
SSM	7.23%	0.97%	0.69%	0.01%	0.00%	4.38%	37.25%	17.54%	10.67%	2.32%	2.03%	0.21%	0.30%	3.01%	3.83%	9.57%	1.54%

2024 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Jurisdiction	Breakdown by credit risk mitigation (CRM) approach	
	% based on the total number of institutions (3)	
	Financial collateral simple method	Financial collateral comprehensive method

AT	28.88%	71.12%
BE	30.77%	30.77%
BG	100.00%	0.00%
CY	0.00%	100.00%
CZ	25.00%	5.00%
DE	71.09%	5.03%
DK	0.00%	1.72%
EE	20.00%	0.00%
ES	8.77%	80.70%
FI	0.00%	0.00%
FR	25.61%	28.05%
GR	88.89%	55.56%
HR	93.33%	33.33%
HU	18.75%	62.50%
IE	9.09%	63.64%
IS	0.00%	0.00%
IT	56.18%	47.19%
LI	40.00%	70.00%
LT	100.00%	0.00%
LU	23.81%	76.19%
LV	100.00%	0.00%
MT	42.86%	0.00%
NL	43.48%	43.48%
NO	50.76%	15.15%
PL	0.00%	0.00%
PT	41.67%	58.33%
RO	66.67%	33.33%
SE	0.00%	0.00%
SI	80.00%	20.00%
SK	100.00%	0.00%
SSM	20.56%	85.05%



(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%.

2024 SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Jurisdiction	Exposures and losses from lending collateralised by immovable property (MEUR) (6)									
	Use of residential property as collateral					Use of commercial immovable property as collateral				
	Sum of exposures secured by residential property (7)	Sum of losses stemming from lending up to the reference percentages (8)	Of which: immovable property valued with mortgage lending value (9)	Sum of overall losses (10)	Of which: immovable property valued with mortgage lending value (9)	Sum of exposures secured by immovable commercial property (7)	Sum of losses stemming from lending up to the reference percentages (8)	Of which: immovable property valued with mortgage lending value (9)	Sum of overall losses (10)	Of which: immovable property valued with mortgage lending value (9)
AT	75,825	37	9	63	15	37,119	35	0	91	17
BE	3,363	3	0	3	0	238	6	0	7	1
BG	122	5	0	6	0	161	11	0	15	0
CY	1	0	0	1	0	1	0	0	0	0
CZ	50,622	13	2	36	7	8,969	3	0	31	1
DE	714,426	32	31	101	100	117,910	11	11	37	37
DK	225,547	5	1	30	2	62,281	3	2	11	3
EE	1,037	0	0	0	0	953	0	0	2	0
ES	43,444	26	23	27	24	3,371	8	8	11	11
FI	31,274	18	0	18	0	1,373	0	0	1	0
FR	4,337	2	0	2	0	2,076	0	0	0	0
GR	1,007	0	0	1	0	2,036	3	0	3	0
HR	788	1	0	2	0	15	0	0	1	0
HU	23,200	57	9	62	10	12,262	12	4	26	7
IE	20,767	52	0	119	0	635	3	0	43	0
IS	8,992	0	0	0	0	595	0	0	0	0
IT	35,380	164	1	175	9	12,084	106	0	116	1
LU	17,103	12	12	12	12	3,734	4	4	4	4
LT	279	0	0	0	0	129	0	0	0	0
LV	5,797	7	7	7	7	1,074	5	5	5	5
LV	1,409	3	0	3	0	397	3	0	3	0
MT	1,976	2	0	2	0	940	5	0	5	0
NL	50,243	3	0	4	0	1,643	1	0	3	1
NO	47,858	5	0	8,082	0	7,950	13	0	24	0
PL	83,656	127	8	142	8	24,680	58	2	97	3
PT	3,945	177	2	182	2	684	28	0	41	0
RO	8,076	39	16	75	45	728	1	0	8	0
SE	507,737	31	2	43	2	87,838	6	0	20	0
SI	552	1	0	1	0	203	1	0	1	0
SK	2,058	1	0	1	0	0	10	10	10	10
SSM	4,507,147	2,953	1,431	3,769	1,737	932,039	1,678	536	2,947	734

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

(7) 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;

(8) 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.

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

(10) 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.

2024 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 % of total own funds requirements ⁽³⁾ Dec 2023	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	
		Standardised approach Dec 2023	Internal models Dec 2023	Standardised approach Dec 2023	Internal models Dec 2023
AT	0.47%	100.00%	0.00%	100.00%	0.00%
BE	1.67%	53.85%	0.00%	100.00%	0.00%
BG	0.06%	23.08%	0.00%	100.00%	0.00%
CY	0.12%	20.00%	0.00%	100.00%	0.00%
CZ	3.25%	55.00%	5.00%	97.12%	2.88%
DE	0.80%	44.80%	0.17%	98.66%	1.34%
DK	5.33%	77.59%	3.45%	48.75%	51.25%
EE	0.18%	40.00%	0.00%	100.00%	0.00%
ES	0.99%	16.39%	1.64%	90.97%	9.03%
FI	0.27%	33.33%	0.00%	100.00%	0.00%
FR	2.68%	31.71%	1.22%	74.01%	25.99%
GR	2.18%	33.33%	0.00%	100.00%	0.00%
HR	0.65%	100.00%	0.00%	100.00%	0.00%
HU	1.07%	75.00%	0.00%	100.00%	0.00%
IE	8.46%	100.00%	0.00%	100.00%	0.00%
IS	1.46%	100.00%	0.00%	100.00%	0.00%
IT	0.56%	91.23%	15.79%	100.00%	0.00%
LI	6.88%	100.00%	0.00%	100.00%	0.00%
LT	1.43%	8.33%	0.00%	100.00%	0.00%
LU	0.81%	100.00%	0.00%	100.00%	0.00%
LV	0.00%	100.00%	0.00%	100.00%	0.00%
MT	4.98%	71.43%	0.00%	100.00%	0.00%
NL	4.91%	84.62%	15.38%	85.90%	14.10%
NO	0.46%	5.30%	0.00%	100.00%	0.00%
PL	1.05%	3.69%	0.00%	100.00%	0.00%
PT	2.39%	66.67%	0.00%	100.00%	0.00%
RO	0.98%	100.00%	0.00%	100.00%	0.00%
SE	1.78%	24.55%	1.82%	59.24%	40.76%
SI	0.00%	0.00%	0.00%	0.00%	0.00%
SK	0.04%	100.00%	0.00%	100.00%	0.00%
SSM	3.76%	86.92%	33.64%	45.52%	54.48%

(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.

2024 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 ⁽²⁾⁽³⁾				% based on total own funds requirements for operational risk			
		% of total own funds requirements ⁽²⁾ Dec 2023	Basic Indicator Approach (BIA) Dec 2023	Standardised Approach (TSA) / Alternative Standardised Approach (ASA) Dec 2023	Advanced Measurement Approach (AMA) Dec 2023	BIA Dec 2023	TSA/ASA Dec 2023		AMA Dec 2023
AT	8.25%	98.78%	1.22%	0.00%	83.96%	16.04%	0.00%	0.84%	
BE	35.93%	92.31%	7.69%	7.69%	37.40%	1.35%	61.25%	0.07%	
BG	7.61%	76.92%	23.08%	0.00%	56.21%	43.79%	0.00%	0.22%	
CY	13.20%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	
CZ	10.95%	75.00%	35.00%	15.00%	14.64%	50.31%	35.05%	1.49%	
DE	7.13%	97.92%	1.73%	0.17%	88.97%	7.70%	3.33%	1.44%	
DK	9.50%	77.59%	8.62%	0.00%	44.10%	55.90%	0.00%	1.16%	
EE	9.72%	80.00%	20.00%	0.00%	58.02%	41.98%	0.00%	0.11%	
ES	12.25%	87.72%	12.28%	0.00%	72.81%	27.19%	0.00%	1.66%	
FI	11.72%	77.78%	22.22%	0.00%	87.92%	12.08%	0.00%	0.55%	
FR	16.54%	79.27%	20.73%	0.00%	60.10%	39.90%	0.00%	0.18%	
GR	8.12%	100.00%	11.11%	0.00%	99.71%	0.29%	0.00%	0.54%	
HR	11.50%	93.33%	6.67%	0.00%	73.34%	26.66%	0.00%	1.01%	
HU	13.14%	68.75%	31.25%	25.00%	47.15%	21.78%	31.06%	1.29%	
IE	9.14%	54.55%	45.45%	0.00%	33.09%	66.91%	0.00%	0.50%	
IS	10.33%	81.82%	18.18%	0.00%	42.93%	57.07%	0.00%	0.10%	
IT	12.66%	94.55%	3.50%	1.95%	77.44%	22.14%	0.42%	0.18%	
LI	16.20%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	1.71%	
LT	31.19%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	
LU	13.32%	87.80%	14.63%	0.00%	88.08%	11.92%	0.00%	0.72%	
LV	12.46%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	
MT	14.26%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	
NL	10.73%	73.91%	26.09%	0.00%	66.47%	33.53%	0.00%	0.43%	
NO	8.80%	90.91%	17.42%	0.00%	29.76%	70.24%	0.00%	0.88%	
PL	13.30%	96.89%	3.11%	0.39%	15.62%	66.04%	18.34%	5.84%	
PT	11.01%	91.67%	8.33%	0.00%	72.51%	27.49%	0.00%	0.14%	
RO	14.00%	85.71%	9.52%	14.29%	69.32%	3.86%	26.82%	0.40%	
SE	8.66%	68.18%	30.91%	0.91%	16.39%	68.81%	14.80%	0.60%	
SI	10.53%	80.00%	20.00%	0.00%	44.45%	55.55%	0.00%	0.00%	
SK	9.14%	33.33%	66.67%	0.00%	9.18%	90.82%	0.00%	0.17%	
SSM	10.16%	28.04%	69.16%	15.89%	7.58%	51.60%	40.82%	2.29%	

(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 %).