



MREL DASHBOARD

DATA AS OF Q1 2023



EBA

EUROPEAN
BANKING
AUTHORITY

Contents

Table: Number of institutions by member state contributing to this dashboard	3
Annex 1: Statistical Annex	
External MREL level and shortfall	4
External MREL level and shortfall by type of banks	5
Internal MREL level and shortfall	6
Internal MREL level and shortfall by type of banks	7
Annex 2: The RI and Annex database	8

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

Member State	Number of institutions with external MREL decisions	Institutions with external covered in this dashboard (**)	Number of institutions with internal MREL decisions	Institutions with internal MREL covered in this dashboard (**)
AT	23	19	15	14
BE	4	4	7	6
BG	10	10	4	3
CY	4	4	2	0
CZ	7	7	8	5
DE	16	14	17	14
DK	45	42	2	0
EE	1	0	2	0
ES	15	10	6	3
FI	6	6	4	4
FR	6	5	10	9
GR	4	4	0	0
HR	4	4	3	3
HU	4	4	10	1
IE	3	3	12	11
IS	0	0	0	0
IT	14	11	36	16
LT	1	0	2	0
LU	5	4	7	5
LV	1	0	3	2
MT	3	2	1	0
NL	7	4	3	3
NO	12	0	1	0
PL	86	54	4	4
PT	6	6	6	5
RO	6	5	6	6
SE	9	9	9	6
SI	4	3	3	2
SK	3	2	2	0
Total	309	236	185	122

(*) This MREL Dashboard is intended to provide an update of some of the analysis disclosed by the EBA in January 2023 with the annual EBA MREL Quantitative Monitoring Report and Impact Assessment. The figures disclosed in this Dashboard are based on MREL and TLAC resources, as of Q1 2023, reported to the Resolution Authorities and MREL decisions in force as of 1 May 2023, reported by resolution authorities to the EBA.

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

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

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

Statistical Annex

Minimum requirement for own funds and eligible liabilities

External MREL level and shortfall to end state target

bn EUR and %	MREL level (% of TREA)			MREL Subordinated level (% of TREA)			MREL requirement incl. CBR (% of TREA)			MREL subordination requirement incl. CBR (% of TREA)			MREL shortfall ⁽¹⁾ amount incl. CBR			MREL shortfall ⁽¹⁾ incl. CBR (% of TREA)			Subordination shortfall amount incl. CBR			Subordination shortfall incl. CBR (% of TREA)			Total risk exposure amount							
	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23		
AT	36.0%	37.5%	37.8%	21.5%	22.5%	21.8%	29.0%	29.5%	29.8%	20.6%	21.8%	22.2%	*			*														267.9	264.8	269.2
BE	28.8%	30.0%	31.1%	26.9%	28.1%	29.4%	29.1%	28.5%	28.6%	23.6%	22.2%	22.3%	2.5			1.3%			*		*								194.4	196.1	192.8	
BG	23.1%	24.6%	24.4%	22.4%	23.4%	22.8%	30.7%	31.0%	31.3%	20.3%	20.8%	21.1%	0.9	0.9	0.9	8.6%	7.9%	8.2%	*	*	*	*	*	*				10.9	11.0	11.3		
CY	23.3%	24.2%	24.5%	19.8%	20.7%	21.1%	27.2%	27.7%	27.9%				0.7	0.6	0.6	3.9%	3.6%	3.4%										17.8	17.3	17.3		
CZ	21.4%	24.2%	25.3%	21.2%	23.8%	24.9%	23.2%	24.0%	24.4%				1.0	0.1	0.3	1.8%	0.2%	0.5%										53.5	55.1	57.9		
DE	39.3%	40.1%	41.3%	33.5%	34.5%	35.4%	27.8%	28.1%	29.2%	25.4%	24.5%	25.6%	3.7	2.3	0.7	0.3%	0.2%	0.1%	*	*	*	*	*	*				1,062.0	1,029.1	1,027.1		
DK	32.5%	32.1%	32.8%	31.3%	31.1%	31.8%	25.3%	26.7%	27.1%	22.2%	25.5%	26.0%	*			*			*		*							70.7	75.1	74.8		
EE																																
ES	29.5%	29.3%	30.4%	25.1%	24.9%	25.6%	27.1%	27.4%	27.4%	17.6%	16.8%	16.6%	2.3	2.4	2.2	0.2%	0.2%	0.2%	*	*	*	*	*	*				1,050.1	1,069.9	1,055.8		
FI	35.2%	35.9%	35.9%	25.6%	25.8%	26.1%	27.1%	27.6%	28.2%	23.7%	24.9%	25.8%	*	*	*	*	*	*	*	*	*	*	*	*				235.3	232.9	229.5		
FR	30.7%	31.4%	33.1%	26.7%	27.3%	28.3%	25.5%	25.7%	26.0%	21.9%	22.1%	23.1%	*			*			*		*							2,146.8	2,106.4	2,083.2		
GR	19.2%	21.7%	21.3%	16.4%	17.7%	16.9%	26.7%	26.9%	27.2%				10.6	7.5	8.5	7.4%	5.3%	5.9%										143.0	143.3	144.2		
HR	29.3%	30.6%	31.3%	22.1%	22.7%	23.0%	31.2%	29.7%	30.0%				0.3	*		2.3%	*											12.0	11.9	11.6		
HU	19.4%	21.1%	20.8%	18.0%	18.4%	18.2%	22.7%	23.4%	23.9%				2.3	1.9	2.8	3.3%	2.7%	3.4%										70.5	72.6	80.2		
IE	30.9%	32.4%	30.9%	30.9%	32.4%	30.9%	27.3%	28.1%	28.1%	20.3%	20.6%	20.7%																113.9	113.8	120.1		
IS																																
IT	28.0%	30.3%	31.6%	20.5%	21.7%	22.2%	24.4%	24.9%	25.0%	18.2%	18.9%	19.0%	5.4	3.7	3.1	0.5%	0.4%	0.3%	*	*	*	*	*	*				1,004.8	963.4	955.7		
LT																																
LU	33.9%	34.5%	35.3%	20.7%	21.0%	21.8%	23.6%	24.4%	24.4%																			40.9	39.9	40.0		
LV																																
MT																																
NL	32.3%	32.6%	32.7%	29.7%	30.1%	30.3%	28.2%	28.6%	28.7%	25.5%	24.7%	25.1%	*	*		*	*		*	*		*	*				736.9	715.8	714.6			
NO																																
PL	19.5%	19.6%	20.4%	17.8%	18.9%	19.2%	19.5%	19.6%	19.7%				1.8	2.2	1.7	2.9%	1.4%	1.1%										61.9	161.8	158.6		
PT	21.8%	24.3%	24.4%	19.3%	20.7%	20.9%	25.9%	26.1%	26.2%				4.5	2.6	2.4	4.1%	2.5%	2.3%										109.9	104.6	106.4		
RO	26.3%	27.6%	25.8%	25.3%	26.4%	24.6%	28.4%	29.7%	29.6%				1.5	*	1.6	2.1%	*	4.4%										71.7	33.9	35.5		
SE	40.5%	41.8%	43.3%	28.1%	28.8%	29.9%	33.7%	34.1%	34.1%	26.9%	27.3%	27.3%	1.3	*	*	0.5%	*	*	1.3	*	*	0.5%	*	*				269.8	265.9	265.7		
SI	28.4%	30.1%	31.4%	24.5%	26.5%	27.5%	30.0%	30.2%	30.3%				0.2	*	*	1.6%	*	*										13.9	14.8	13.5		
SK																																
EU	31.5%	32.2%	33.3%	26.3%	26.8%	27.4%	26.7%	26.9%	27.2%	22.1%	21.9%	22.4%	41.4	28.4	29.2	0.5%	0.4%	0.4%	11.5	7.4	7.0	0.2%	0.1%	0.1%				7,790.6	7,731.8	7,697.9		

(1) Shortfall for previous period were adjusted to reflect resubmissions by authorities and changes in the methodology, in particular (i) use of CBR taken from COREP as opposed to CIR 2021/622, (ii) inclusion of the subordinated shortfall in the total MREL shortfall. CBR taken from COREP is reported by institution for their prudential perimeter and rebased for the resolution group perimeter. This can lead to some minor inconsistencies between resolution authorities and institutions own estimates.
MREL shortfalls as of 4Q 2022 and onwards have been computed on the basis of the latest available decisions even if the decision was formally adopted after 31 December 2022, so as to provide forward looking shortfalls. Shortfalls as of 3Q22, have been computed against the MREL decisions in force at the time. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.
A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics.
Blank cells mean no data is available for country or less than 3 banks submitting MREL/TLAC data. In the shortfall columns, blank cells mean no shortfall or no data, and * means shortfall but less than 3 banks with a shortfall. In the subordination columns, blank cells mean no subordination or no data.

Statistical Annex

Minimum requirement for own funds and eligible liabilities

External MREL level and shortfall to end state target

bn EUR and %	MREL level (% of TREA)			MREL Subordinated level (% of TREA)			MREL requirement incl. CBR (% of TREA)			MREL subordination requirement incl. CBR (% of TREA)			MREL shortfall ⁽¹⁾ amount incl. CBR			MREL shortfall ⁽¹⁾ incl. CBR (% of TREA)			Subordination shortfall amount incl. CBR			Subordination shortfall incl. CBR (% of TREA)			Total risk exposure amount					
	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23
G-SII	31.4%	31.7%	33.2%	28.5%	28.6%	29.4%	27.4%	27.6%	28.0%	22.0%	21.4%	22.4%																3,128.0	3,072.1	3,007.0
O-SII Top Tier	33.2%	34.3%	35.0%	26.2%	27.2%	27.8%	26.7%	27.1%	27.4%	22.2%	22.2%	22.5%	9.9	7.3	7.3	0.3%	0.2%	0.2%	8.9	5.6	6.0	0.3%	0.2%	0.2%				3,245.2	3,217.3	3,271.8
O-SII 100-50bn	45.9%	36.6%	39.9%	35.0%	27.5%	30.1%	26.9%	25.9%	26.4%	21.8%	22.5%	23.2%	1.5	1.3	*	1.0%	0.6%	*	1.5	1.1	*	1.0%	0.5%	*				145.4	225.6	188.5
O-SII 50-10bn	33.3%	46.2%	48.1%	26.8%	32.4%	33.6%	30.1%	29.1%	29.2%	21.2%	22.6%	22.7%	3.1	*	*	3.9%	*	*	1.1	*	*	1.5%	*	*				77.5	76.1	77.2
O-SII 10-5bn	23.6%			23.6%			25.2%			19.2%			*			*												12.4		
O-SII <5bn	23.7%			23.7%			20.5%			17.2%			*			*												14.5		
Others >50bn	23.5%	23.7%	24.1%	19.6%	19.9%	19.9%	24.4%	24.5%	24.7%				16.7	12.0	12.9	2.2%	1.8%	2.0%										769.3	653.2	659.5
Others 50-10bn	27.3%	28.4%	28.7%	18.9%	20.6%	20.7%	25.0%	25.2%	25.2%				8.1	5.7	6.2	2.5%	1.5%	1.6%										322.0	370.9	383.9
Others 10-5bn	30.4%	29.5%	29.9%	19.2%	21.4%	20.9%	24.6%	23.5%	23.7%				0.8	0.5	0.5	1.6%	0.7%	0.8%										51.6	70.6	62.9
Others <5bn	32.2%	31.3%	31.7%	21.0%	23.6%	23.5%	24.7%	23.2%	23.6%				0.6	0.4	0.3	2.4%	1.0%	0.8%										24.8	37.5	38.3
EU	31.5%	32.2%	33.3%	26.3%	26.8%	27.4%	26.7%	26.9%	27.2%	22.1%	21.9%	22.4%	41.4	28.4	29.2	0.5%	0.4%	0.4%	11.5	7.4	7.0	0.2%	0.1%	0.1%				7,790.6	7,731.8	7,697.9

(1) Shortfall for previous period were adjusted to reflect resubmissions by authorities and changes in the methodology, in particular (i) use of CBR taken from COREP as opposed to CIR 2021/622, (ii) inclusion of the subordinated shortfall in the total MREL shortfall. CBR taken from COREP is reported by institution for their prudential perimeter and rebased for the resolution group perimeter. This can lead to some minor inconsistencies between resolution authorities and institutions own estimates.
MREL shortfalls as of 4Q 2022 and onwards have been computed on the basis of the latest available decisions even if the decision was formally adopted after 31 December 2022, so as to provide forward looking shortfalls. Shortfalls as of 3Q22, have been computed against the MREL decisions in force at the time. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.
A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics.
Blank cells mean no data is available for country or less than 3 banks submitting MREL/TLAC data. In the shortfall columns, blank cells mean no shortfall or no data, and * means shortfall but less than 3 banks with a shortfall. In the subordination columns, blank cells mean no subordination or no data.

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 ⁽¹⁾ amount incl. CBR			Internal MREL shortfall ⁽¹⁾ incl. CBR (% of TREA)			Total risk exposure amount			
	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	
AT	22.3%	24.6%	25.6%	21.5%	21.7%	21.8%	0.4	0.2	0.2	0.5%	0.2%	0.2%	75.0	79.1	78.9	
BE	27.4%	28.0%	28.2%	26.2%	25.5%	25.6%	0.7	*	*	0.3%	*	*	257.2	254.8	252.7	
BG	22.9%	24.9%	26.3%	24.3%	24.0%	24.5%	0.2	*	*	1.4%	*	*	16.3	16.8	17.4	
CY																
CZ	35.2%	36.8%	38.8%	23.6%	23.4%	23.8%	0.2	*	*	1.7%	*	*	9.2	9.1	9.3	
DE	25.1%	27.5%	27.9%	24.7%	25.2%	25.7%	4.3	4.1	3.8	0.9%	0.9%	0.9%	473.6	446.1	446.0	
DK																
EE																
ES	27.8%	27.6%	24.2%	21.7%	22.0%	22.0%	*			*			92.6	94.6	94.7	
FI	48.2%	48.0%	49.1%	41.4%	40.8%	40.5%							6.3	6.4	6.2	
FR	21.6%	23.6%	24.0%	21.4%	21.8%	21.8%	2.2	1.6	0.5	0.9%	0.6%	0.2%	246.7	256.8	260.2	
GR																
HR	28.2%	30.5%	28.3%	27.9%	25.5%	25.9%	*	*	*	*	*	*	19.2	18.7	18.9	
HU																
IE	28.9%	31.6%	32.9%	25.4%	25.9%	26.0%	2.7	*		0.8%	*		342.6	322.7	314.9	
IS																
IT	20.3%	21.0%	21.4%	20.6%	20.1%	20.1%	2.1	*	*	1.6%	*	*	133.7	133.5	133.8	
LT																
LU	26.9%	28.8%	28.1%	22.6%	22.2%	22.3%	*		*	*		*	82.8	79.4	80.4	
LV																
MT																
NL	29.5%	30.7%	30.4%	24.7%	25.1%	25.2%	*	*	*	*	*	*	357.4	338.9	339.8	
NO																
PL	16.4%	18.1%	18.7%	19.7%	19.1%	19.1%	1.0	*	*	3.4%	*	*	28.9	48.3	48.2	
PT	23.5%	24.9%	24.3%	22.3%	22.0%	21.8%	*			*			36.9	34.9	35.9	
RO	26.4%	31.8%	30.5%	27.3%	28.3%	28.2%	0.3			1.3%			20.2	19.9	20.4	
SE	22.4%	25.3%	25.7%	26.9%	26.9%	26.8%	3.4	1.4	1.0	4.5%	1.9%	1.3%	76.1	75.0	75.2	
SI																
SK																
EU/EEA	26.0%	27.7%	27.8%	24.2%	24.3%	24.4%	25.1	11.0	8.8	1.1%	0.5%	0.4%	2,334.1	2,295.1	2,294.5	

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

MREL shortfalls as of 4Q 2022 and onwards have been computed on the basis of the latest available decisions even if the decision was formally adopted after 31 December 2022, so as to provide forward looking shortfalls. Shortfalls as of 3Q22, have been computed against the MREL decisions in force at the time. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.

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

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

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 ⁽¹⁾ amount incl. CBR			Internal MREL shortfall ⁽¹⁾ incl. CBR (% of TREA)			Total risk exposure amount		
	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23	Sep-22	Dec-22	Mar-23
G-SII	26.6%	28.1%	27.9%	24.0%	23.9%	24.2%	9.0	1.2	0.8	0.6%	0.1%	0.1%	1,440.4	1,341.9	1,341.2
O-SII Top Tier															
O-SII 100-50bn															
O-SII 50-10bn															
O-SII 10-5bn															
O-SII <5bn															
Others >50bn	25.8%	27.8%	28.7%	25.5%	25.4%	25.4%	11.1	5.2	4.7	2.1%	1.0%	0.9%	528.1	548.8	545.6
Others 50-10bn	23.6%	25.3%	25.4%	23.1%	22.4%	22.5%	3.7	2.0	0.8	1.4%	0.7%	0.3%	258.0	270.5	272.0
Others 10-5bn	23.7%	25.2%	25.2%	22.9%	23.0%	23.4%	0.7	0.4	0.3	1.4%	0.7%	0.7%	47.9	48.9	48.8
Others <5bn	21.2%	23.3%	26.2%	20.7%	21.2%	21.1%	0.5	0.2	0.2	1.4%	0.6%	0.5%	37.6	36.8	39.3
EU/EEA	26.0%	27.7%	27.8%	24.2%	24.3%	24.4%	25.1	11.0	8.8	1.1%	0.5%	0.4%	2,334.1	2,295.1	2,294.5

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

MREL shortfalls as of 4Q 2022 and onwards have been computed on the basis of the latest available decisions even if the decision was formally adopted after 31 December 2022, so as to provide forward looking shortfalls. Shortfalls as of 3Q22, have been computed against the MREL decisions in force at the time. Some banks have been granted extensions for closing their shortfall beyond 1 January 2024.

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

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

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)
	MREL (% of TREA)	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)
	MREL Subordinated (% of TREA)	MREL SUB / TREA

MREL requirement incl. CBR (% of TREA)

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

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

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

MREL subordination requirement (% 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)
	MREL subordination requirement (% of TREA)	MREL SUB REQ / TREA

MREL shortfall (% of TREA)

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

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

Capped 0.

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

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)
	Subordination shortfall (% of TREA)	MREL SUB_SF / TREA same filter as above

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.

	Total risk exposure amount	Max (M 01.00 r0100 c0010, M 01.00 r0100 c0020)
--	-----------------------------------	---

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)
	Internal MREL level (% of TREA)	IMREL / ITREA

Internal MREL requirement (% of TREA)

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

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

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

Internal MREL shortfall (% of TREA)

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

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

Capped 0.

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

	Total risk exposure amount	M 03.00 r0100 c0010 + M 03.00 r0100 c0020
--	-----------------------------------	---



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: statistics@eba.europa.eu

<https://eba.europa.eu>