
MREL DASHBOARD

Q4 2024



Contents

Table: Number of institutions by member state contributing to this dashboard	3
State of resolution planning	4
External MREL requirements	6
Internal MREL requirements	9
MREL resources	11
Maturity profile	13
Annex 1: Statistical Annex	14
External MREL level and shortfall	14
External MREL level and shortfall by type of banks	15
Internal MREL level and shortfall	16
Internal MREL level and shortfall by type of banks	17
Annex 2: Methodological guide	18

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

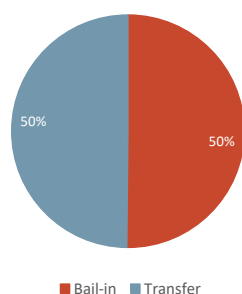
Member State	Number of institutions with external MREL decisions	<i>of which covered in this dashboard</i>	Number of institutions with internal MREL decisions	<i>of which covered in this dashboard</i>
AT	24	24	16	16
BE	5	5	8	7
BG	9	9	4	4
CY	3	3	3	2
CZ	8	8	8	8
DE	16	15	19	19
DK	43	40	4	4
EE	2	2	2	2
ES	15	15	7	5
FI	7	7	5	5
FR	6	5	12	11
GR	4	4	0	0
HR	4	4	3	3
HU	4	3	10	1
IE	3	3	11	8
IS	0	0	0	0
IT	17	17	43	43
LI	3	3	0	0
LT	2	2	3	3
LU	5	5	7	6
LV	1	1	2	2
MT	3	3	1	1
NL	7	6	3	3
NO	12	11	1	1
PL	121	121	4	4
PT	7	7	7	6
RO	6	6	6	6
SE	8	8	8	8
SI	6	5	3	2
SK	3	3	2	2
Total	354	345	202	182

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

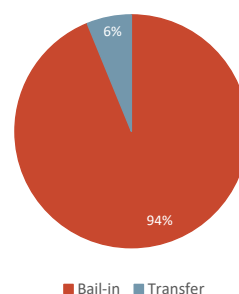
State of resolution planning

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

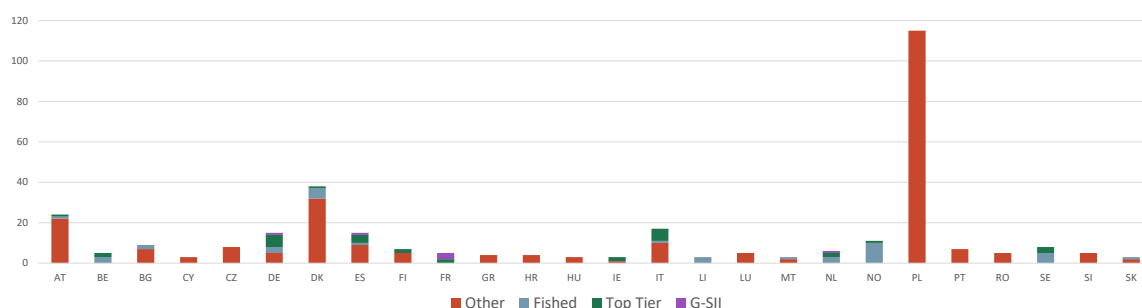
Resolution banks in % of number of decisions (bail-in, transfer)



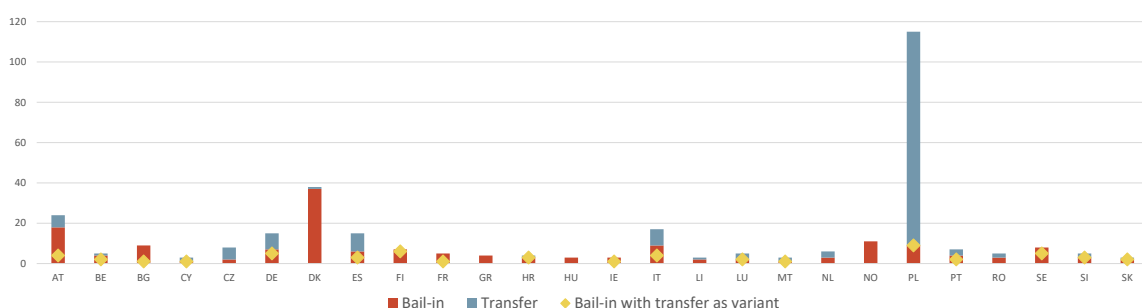
Resolution banks in % of RWAs (bail-in, transfer)



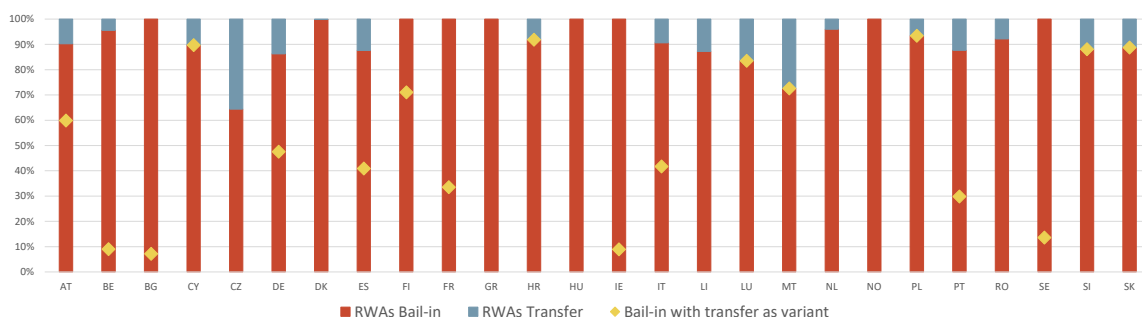
Number of resolution banks by type of banks by member state



Number of resolution banks by type of strategy (bail-in vs. transfer) by member state



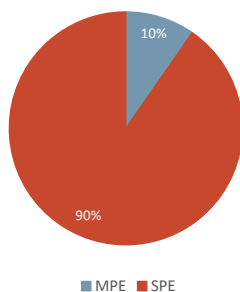
Resolution banks by type of strategy (bail-in vs. transfer) in % of RWAs by member state



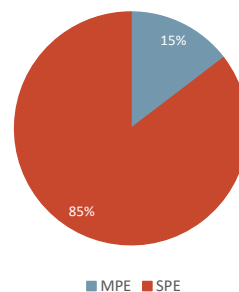
State of resolution planning (cont')

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

MPE vs. SPE number of decisions



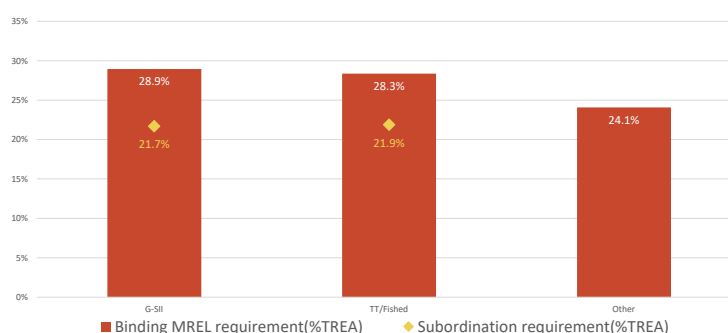
MPE vs. SPE % RWAs



External MREL binding requirements

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

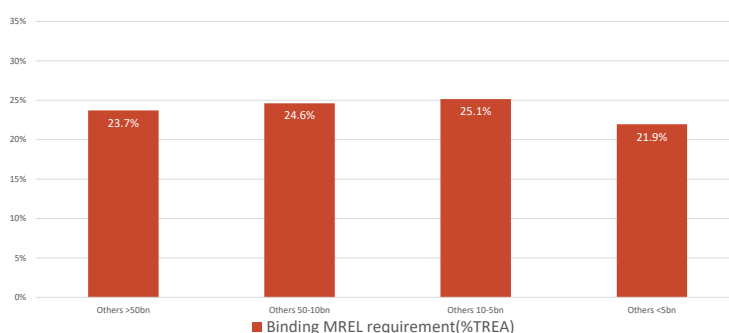
Binding MREL requirement (total and subordinated) for GSIs, Top-Tier/fished, Other banks %TREA



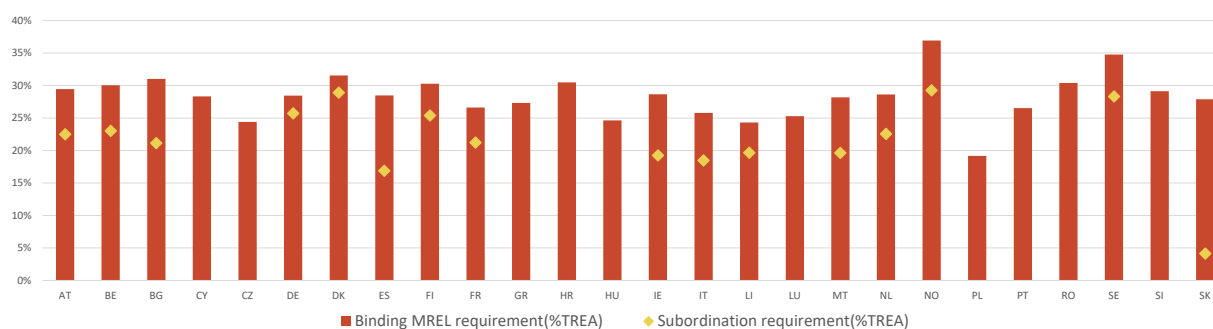
Binding MREL (total and subordinated) requirements for Top-Tier and fished banks %TREA



Binding MREL requirements for Other banks %TREA



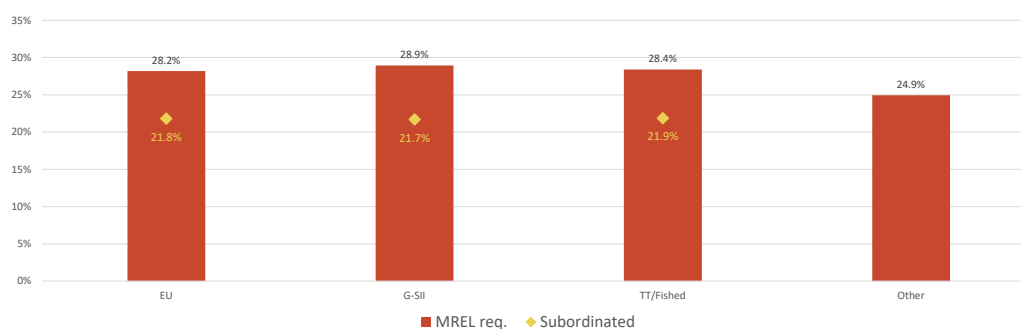
Binding MREL requirements (total and subordinated) by MS %TREA



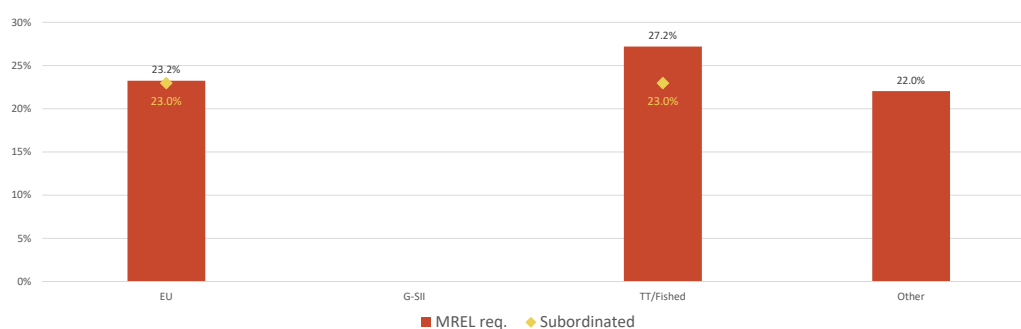
External MREL binding requirements (cont')

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

Binding MREL (total and subordinated) requirement by type of institution with Bail-in strategy



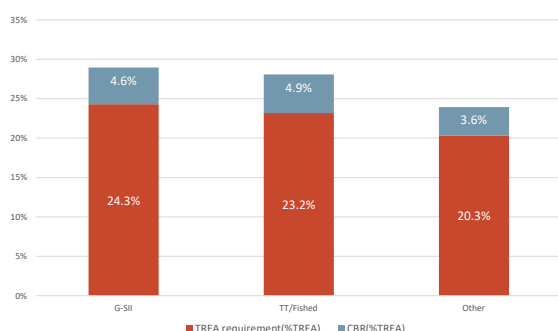
Binding MREL (total and subordinated) requirement by type of institution with Transfer strategy



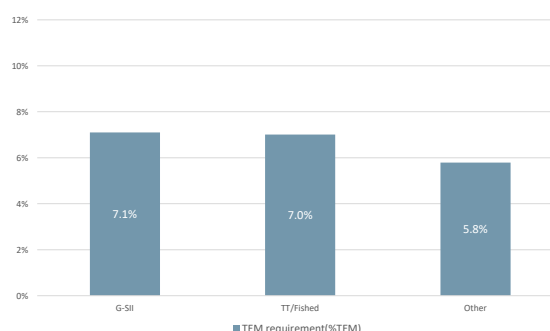
External MREL requirements

In BRRD, MREL is calibrated based on both TEM and TREA. This section displays the weighted averages of both legs of the MREL requirements for TREA and TEM (as opposed to the final binding requirement, as presented on the previous pages). On the left-hand side (LHS), the MREL_TREA + CBR requirement is expressed in terms of TREA. On the right-hand side (RHS), the MREL_TEM requirement is expressed in terms of TEM.

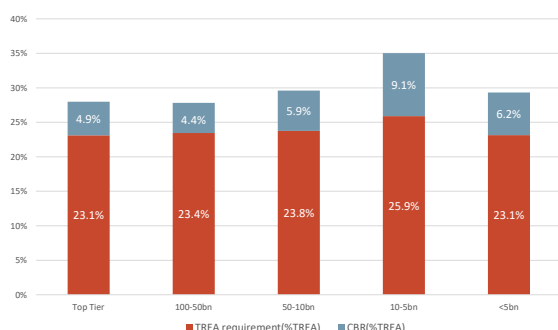
MREL TREA requirement + CBR for GSIs, Top-Tier/fished, Other banks



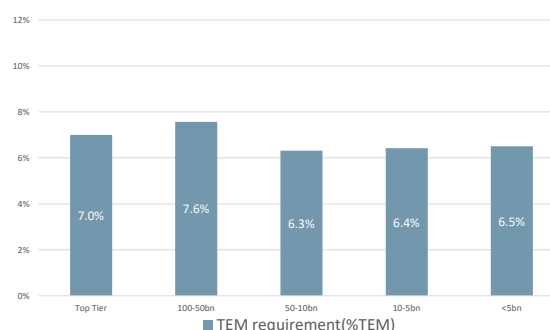
MREL TEM requirement for GSIs, Top-Tier/fished, Other banks



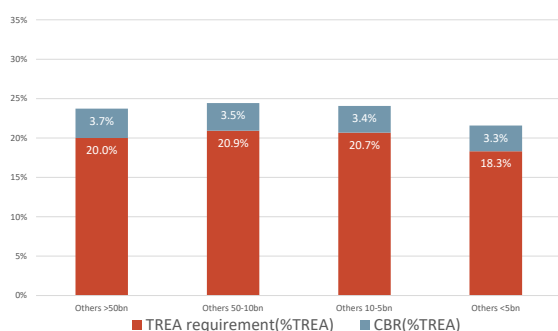
MREL TREA requirement + CBR for Top-Tier and fished banks



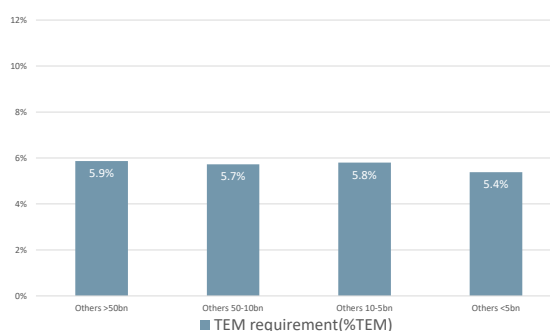
MREL TEM requirement for Top-Tier and fished banks



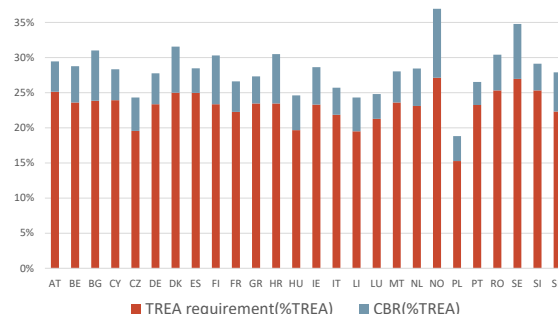
MREL TREA requirement + CBR for Other banks



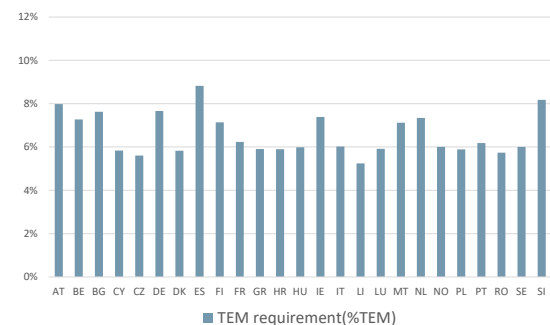
MREL TEM requirement for Other banks



MREL TREA requirement + CBR by member state



MREL TEM requirement by member state



Internal MREL binding requirements

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

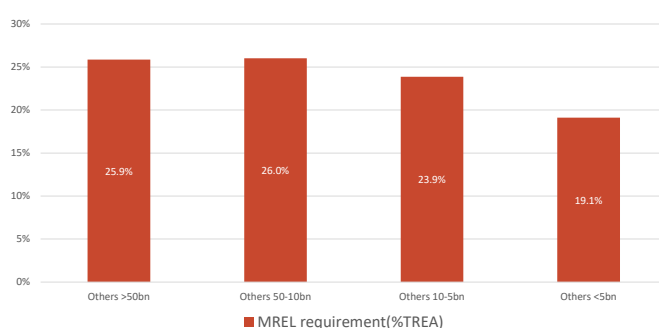
Binding iMREL requirement for GSII, Top-Tier/fished, Other banks %TREA



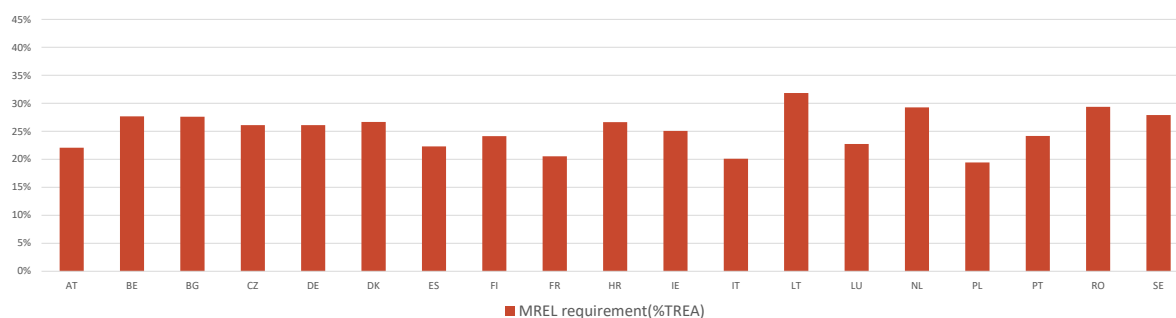
Binding iMREL requirements for Top-Tier and fished banks %TREA



Binding iMREL requirements for Other banks %TREA



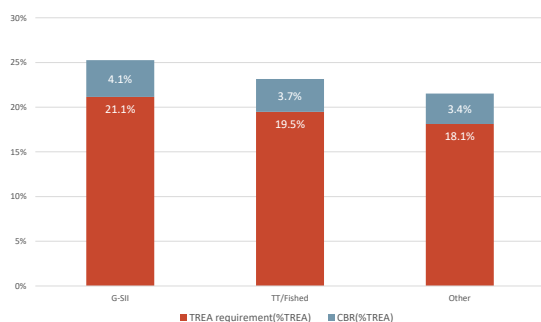
Binding iMREL requirements by MS %TREA



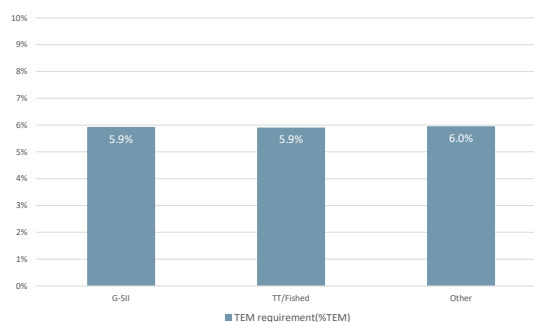
Internal MREL requirements

This section displays the level of internal MREL (iMREL) assigned to non-resolution entities within resolution groups. These non-resolution entities are categorised based on the category of their resolution entity (GSII, TT, Other). In BRRD, iMREL is calibrated on the basis of both TEM and TREA. This section shows the weighted averages of both legs of the iMREL requirements for TREA and TEM (as opposed to the final binding requirement, as presented on the previous pages). On the left-hand side (LHS), the MREL_TREA + CBR requirement is expressed in terms of TREA. On the right-hand side (RHS), the MREL_TEM requirement is expressed in terms of TEM

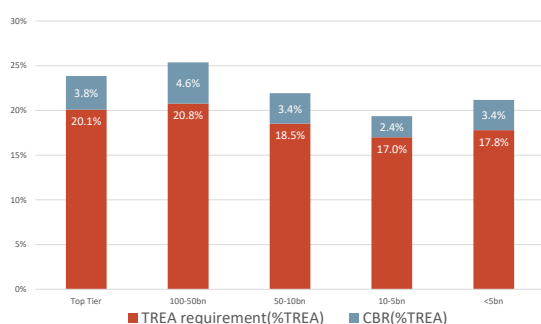
iMREL TREA requirement + CBR for GSII, Top-Tier/fished, Other banks



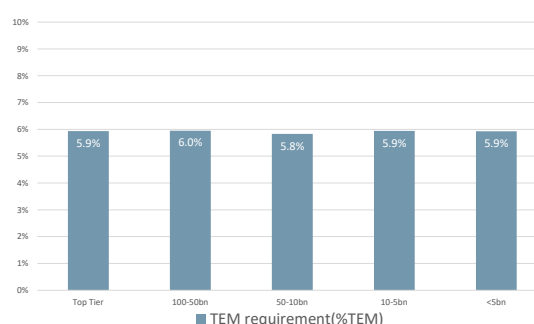
iMREL TEM requirement for GSII, Top-Tier/fished, Other banks



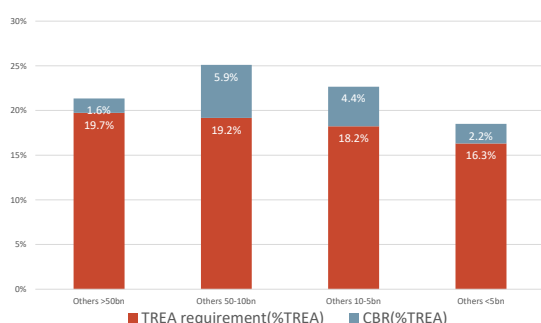
iMREL TREA requirement + CBR for Top-Tier and fished banks



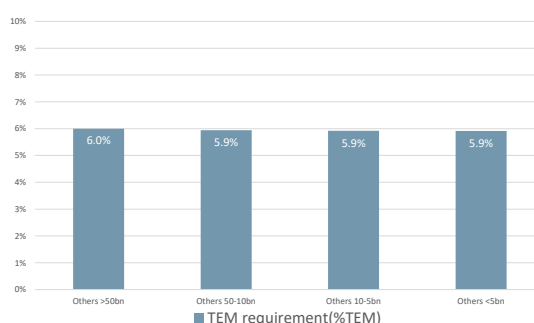
iMREL TEM requirement for Top-Tier and fished banks



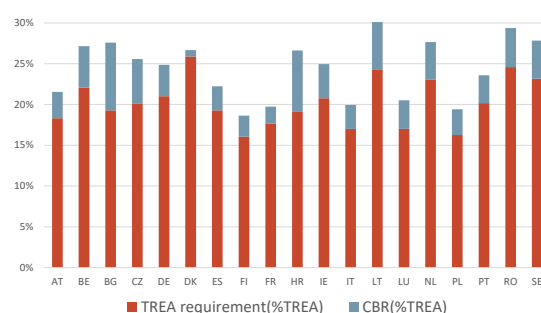
iMREL TREA requirement + CBR for Other banks



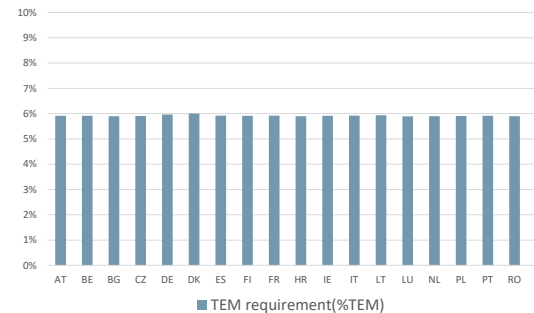
iMREL TEM requirement for Other banks



iMREL TREA requirement + CBR by member state



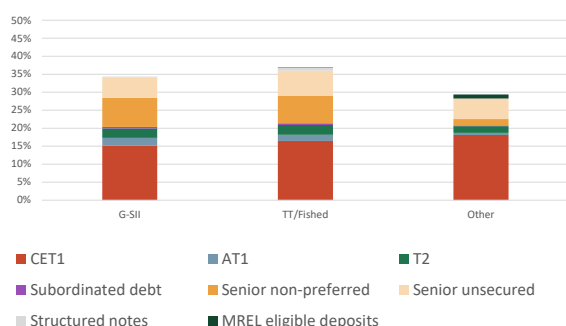
iMREL TEM requirement by member state



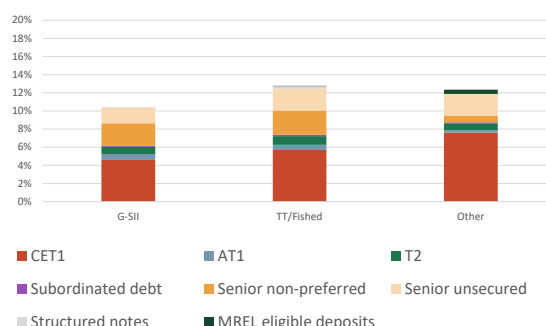
MREL eligible resources

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

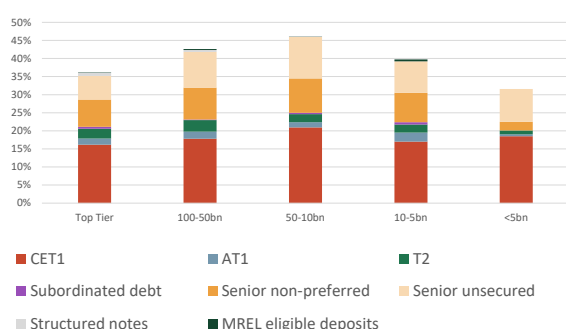
**MREL resources for GSII, Top-Tier/fished, Other banks
%TREA**



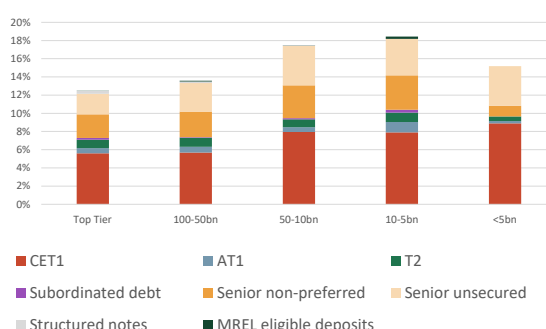
**MREL resources for GSII, Top-Tier/fished, Other banks
%TEM**



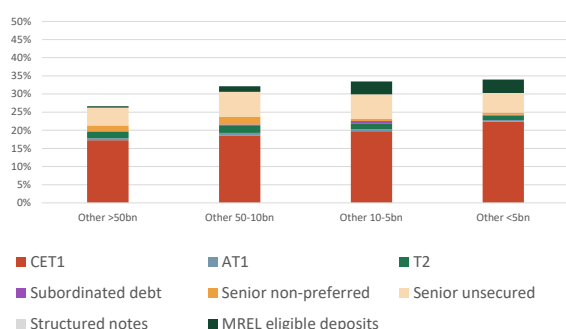
MREL resources for Top-Tier/fished %TREA



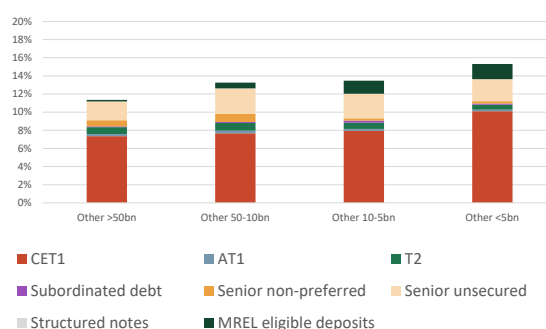
MREL resources for Top-Tier/fished %TEM



MREL resources for other banks %TREA



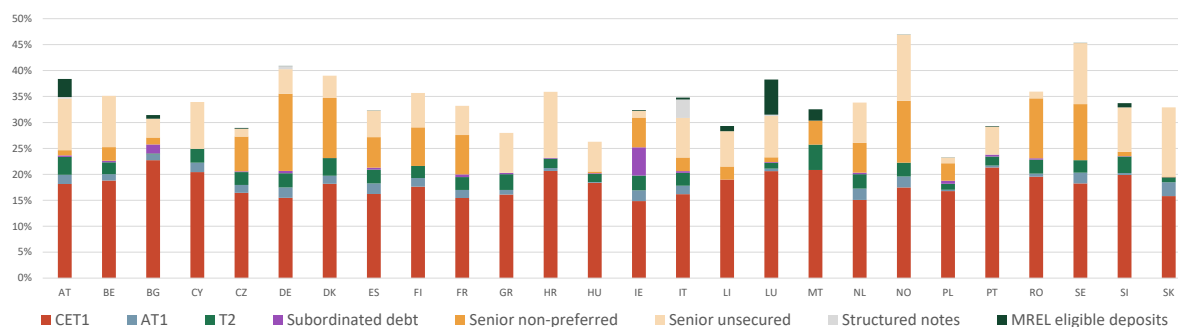
MREL resources for other banks %TEM



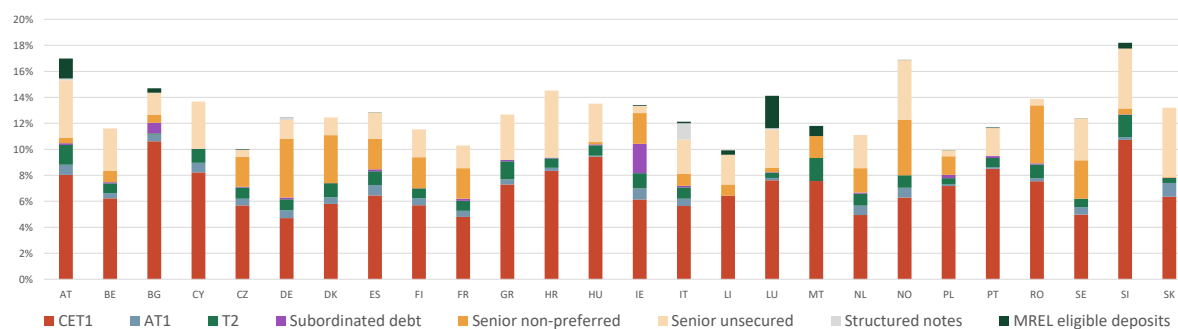
MREL eligible resources by member state

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

MREL resources %TREA



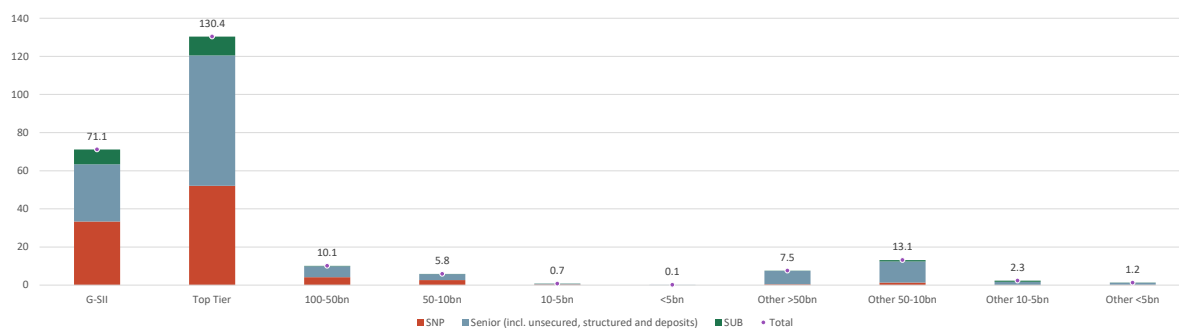
MREL resources %TEM



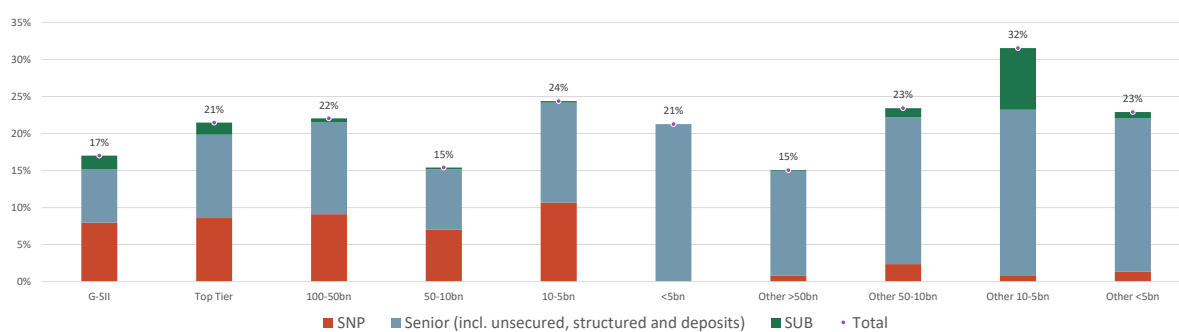
Maturity profile

This section shows for each category of banks, the MREL eligible liabilities by instruments, with residual maturities between one and two years as of the reporting date.

in EU billions



In % of total eligible liabilities



Statistical Annex

Minimum requirement for own funds and eligible liabilities

External MREL level and shortfall to end state target																													
bn EUR and %	MREL level (% of TREA)			MREL Subordinated level (% of TREA)			Binding MREL requirement incl. CBR (% of TREA)			MREL shortfall ⁽¹⁾ amount incl. CBR				of which due over the next 12 months ⁽²⁾	MREL shortfall ⁽¹⁾ incl. CBR (% of TREA)				of which due over the next 12 months ⁽²⁾	Subordination shortfall amount incl. CBR			Subordination shortfall incl. CBR (% of TREA)			Total risk exposure amount			
	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Dec-24		Jun-24	Sep-24	Dec-24	Dec-24		Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24
AT	37.7%	37.7%	37.8%	24.3%	24.3%	24.5%	29.5%	29.5%	29.5%	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	300	301	305		
BE	35.8%	35.4%	35.1%	33.2%	32.3%	32.2%	30.2%	30.1%	30.0%															217	220	225			
BG	30.4%	31.2%	31.4%	26.7%	26.7%	27.1%	31.0%	31.0%	31.0%	0.4	0.3	*	*	3.5%	2.7%	*	*							11	12	12			
CY	33.4%	33.8%	33.9%	24.4%	24.8%	25.3%	28.3%	28.3%	28.3%															12	12	12			
CZ	28.7%	29.7%	28.9%	28.0%	28.9%	28.1%	24.8%	24.4%	24.4%	*	*			*	*									61	63	63			
DE	39.6%	39.8%	40.1%	34.5%	34.9%	35.1%	28.7%	28.8%	28.5%	*	*	*	*	*	*	*	*	*	*	*	*	*	*	1,077	1,078	1,085			
DK	40.0%	38.4%	39.4%	35.6%	34.8%	35.2%	32.4%	32.3%	32.0%															167	165	165			
EE																													
ES	31.7%	32.1%	32.3%	26.7%	26.9%	27.2%	28.7%	28.7%	28.5%															1,155	1,159	1,172			
FI	39.0%	35.7%	35.6%	30.3%	28.3%	29.0%	29.9%	30.2%	30.3%	*	*	*	*	*	*	*	*							230	244	248			
FR	33.2%	32.5%	33.1%	27.5%	27.1%	27.5%	26.6%	26.6%	26.6%															2,214	2,248	2,273			
GR	25.4%	27.5%	28.2%	19.3%	20.4%	20.3%	27.3%	27.3%	27.3%	2.8	*	*	*	1.9%	*	*	*							150	151	152			
HR	35.7%	35.8%	35.9%	21.6%	21.7%	23.2%	30.7%	30.7%	30.5%															14	14	14			
HU	24.5%	26.3%	26.3%	19.4%	21.1%	20.5%	24.4%	24.6%	24.6%	*	*	*	*	*	*	*	*							82	79	80			
IE	33.9%	32.4%	32.2%	33.9%	32.4%	32.2%	29.5%	29.5%	28.6%															124	127	129			
IS																													
IT	35.1%	35.0%	34.7%	23.2%	23.5%	23.2%	25.6%	25.6%	25.8%	*	*	*	*	*	*	*	*							973	972	979			
LI	31.3%	31.1%	29.3%	22.6%	22.6%	21.5%	23.5%	23.5%	24.3%															32	33	34			
LT																													
LU	36.3%	35.9%	37.5%	23.2%	22.6%	23.3%	25.7%	25.9%	25.3%															40	40	41			
LV																													
MT	31.6%	31.8%	32.5%	29.4%	29.6%	30.4%	28.8%	28.7%	28.2%															7	7	8			
NL	32.8%	33.1%	33.7%	31.0%	31.6%	32.3%	28.6%	28.6%	28.6%	*	*	*	*	*	*	*	*							771	763	767			
NO	45.9%	45.4%	46.9%	33.0%	33.3%	34.2%	37.1%	37.2%	36.9%							*	*			*				140	136	143			
PL	22.1%	23.2%	23.2%	21.1%	22.0%	22.1%	19.1%	19.1%	19.2%	0.0	0.1	0.2	0.2	0.0%	0.0%	0.1%	0.1%					*		191	196	201			
PT	28.2%	28.9%	29.3%	23.5%	23.8%	24.2%	26.4%	26.4%	26.5%	*	*	*	*	*	*	*	*							107	107	109			
RO	36.6%	36.4%	35.7%	34.6%	34.8%	34.2%	30.8%	30.8%	30.8%															35	37	40			
SE	45.8%	45.7%	45.3%	33.0%	33.1%	33.5%	34.8%	34.8%	34.8%															267	269	267			
SI	37.9%	33.0%	33.7%	29.4%	27.3%	24.3%	29.2%	29.0%	29.1%	*	*	*	*	*	*	*	*							17	21	21			
SK	33.8%	33.9%	32.9%	21.2%	21.5%	20.9%	27.9%	27.8%	27.9%															21	21	22			
EU/EEA	34.6%	34.4%	34.7%	28.3%	28.3%	28.5%	27.9%	27.9%	27.9%	5.9	2.2	2.3	1.6	0.1%	0.0%	0.0%	0.0%			0.0			0.0%	8,434	8,494	8,585			

(1) Some banks have been granted extensions for closing their shortfall beyond 31 December 2024.

(2) This implies a transition period up to 1 January 2026.

A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics; this can lead to minor differences with the rest of the dashboard.

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

Shortfalls are based on the end-state target for banks with a transition period ending beyond 31 December 2024. Shortfalls are based on the decision in force as of 1 May 2025 for those in steady state.

Statistical Annex

Minimum requirement for own funds and eligible liabilities

External MREL level and shortfall to end state target																											
MREL level (% of TREA)				MREL Subordinated level (% of TREA)			Binding 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		
bn EUR and %	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24
G-SII	33.7%	33.5%	34.2%	29.6%	29.5%	30.0%	29.0%	28.9%	28.9%	21.5%	21.5%	21.7%													2,854	2,891	2,904
TT/Fished Top Tier	36.5%	36.1%	36.0%	28.8%	28.8%	29.0%	28.3%	28.3%	28.2%	21.7%	21.8%	21.6%													3,932	3,938	3,898
TT/Fished 100-50bn	41.3%	42.5%	42.1%	33.8%	35.0%	31.6%	29.4%	29.9%	29.7%	27.9%	28.0%	25.9%													130	148	233
TT/Fished 50-10bn	46.7%	46.2%	45.7%	35.8%	35.0%	34.5%	29.6%	29.3%	29.8%	23.4%	22.5%	22.6%	*	*	*	*	*	*							187	164	176
TT/Fished 10-5bn	37.7%	39.8%	38.0%	29.8%	29.2%	29.7%	34.0%	32.5%	33.4%	25.7%	24.8%	24.6%	*	*	*	*	*	*			*				18	25	22
TT/Fished <5bn	29.5%	30.2%	31.6%	27.4%	27.2%	27.7%	29.2%	29.1%	29.3%	15.5%	14.3%	11.9%	*	*	*	*	*	*							8	6	6
Others >50bn	25.7%	26.7%	26.6%	21.1%	21.7%	21.4%	23.7%	23.7%	23.7%	2.8	*	*				0.4%	*	*							700	707	708
Others 50-10bn	30.9%	31.2%	31.8%	23.2%	23.6%	24.1%	24.8%	25.0%	24.8%	1.6	1.1	1.3	0.3%	0.2%	0.2%										489	498	519
Others 10-5bn	32.8%	33.3%	33.2%	22.4%	21.8%	23.0%	25.6%	25.2%	25.5%	0.5	0.2	0.3	0.9%	0.3%	0.4%										65	67	67
Others <5bn	33.2%	32.3%	33.8%	24.8%	24.9%	25.1%	22.5%	22.3%	22.0%	0.2	0.2	0.1	0.5%	0.3%	0.2%										51	50	54
EU/EEA	34.6%	34.4%	34.7%	28.3%	28.3%	28.5%	27.9%	27.9%	27.9%	21.8%	21.9%	21.8%	5.9	2.2	2.3	0.1%	0.0%	0.0%		0.0			0.0%		8,434	8,494	8,585

(1) Some banks have been granted extensions for closing their shortfall beyond 31 December 2024.

A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics; this can lead to minor differences with the rest of the dashboard.

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

Shortfalls are based on the end-state target for banks with a transition period ending beyond 31 December 2024. Shortfalls are based on the decision in force as of 1 May 2025 for those in steady state.

Statistical Annex

Minimum requirement for own funds and eligible liabilities

Internal MREL level and shortfall to end state target																
	Internal MREL level (% of TREA)			Binding 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			
bn EUR and %	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	
AT	27.8%	27.5%	27.3%	22.1%	22.1%	22.1%	0.1			0.1%			76.8	77.9	80.3	
BE	33.2%	32.7%	33.7%	27.6%	27.6%	27.7%	*	*		*	*		251.5	258.6	261.3	
BG	30.3%	30.4%	30.4%	27.5%	27.6%	27.6%	*	*	*	*	*	*	32.3	32.4	33.6	
CY																
CZ	31.7%	31.8%	32.2%	26.6%	26.7%	26.1%		*			*		63.6	63.5	63.7	
DE	32.6%	32.2%	33.5%	26.4%	26.4%	26.1%							565.0	569.5	560.9	
DK																
EE																
ES	26.2%	27.4%	27.7%	22.5%	22.4%	22.3%							99.8	99.1	96.4	
FI	50.0%	27.4%	29.8%	39.4%	23.5%	24.1%							6.5	11.5	10.7	
FR	25.3%	24.8%	25.7%	21.0%	20.9%	20.5%							248.1	252.5	254.5	
GR																
HR	28.9%	29.8%	29.6%	26.9%	26.9%	26.6%							20.2	20.5	21.1	
HU																
IE	35.2%	33.2%	32.6%	25.1%	25.2%	25.1%							260.0	271.1	285.4	
IS																
IT	23.7%	23.9%	24.3%	19.7%	19.7%	20.1%	*	*	*	*	*	*	195.3	195.9	200.4	
LI																
LT	32.5%	33.4%	33.2%	30.4%	30.7%	31.8%	*	*	*	*	*	*	14.8	15.3	15.7	
LU	31.2%	30.9%	29.6%	23.5%	23.5%	22.7%							80.6	81.2	84.6	
LV																
MT																
NL	31.4%	32.4%	33.2%	29.2%	29.4%	29.3%							368.0	364.5	368.3	
NO																
PL	23.1%	22.5%	23.6%	19.1%	19.1%	19.4%							54.0	55.8	56.5	
PT	28.8%	27.6%	28.1%	23.8%	23.7%	24.2%							52.2	52.3	53.4	
RO	32.7%	35.1%	34.9%	29.7%	29.4%	29.4%							22.0	21.8	22.6	
SE	32.0%	32.0%	34.8%	28.2%	28.1%	27.9%							98.0	99.0	97.3	
SI																
SK																
EU/EEA	30.5%	30.3%	31.0%	25.4%	25.3%	25.2%	1.7	2.1	1.0	0.1%	0.1%	0.0%	2,569.0	2,602.5	2,628.0	

(1) Some banks have been granted extensions for closing their shortfall beyond 31 December 2024.

A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics; this can lead to minor differences with the rest of the dashboard.

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

Shortfalls are based on the end-state target for banks with a transition period ending beyond 31 December 2024. Shortfalls are based on the decision in force as of 1 May 2025 for those in steady state.

Statistical Annex

Minimum requirement for own funds and eligible liabilities

Internal MREL level and shortfall to end state target															
bn EUR and %	Internal MREL level (% of TREA)			Binding 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		
	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24	Jun-24	Sep-24	Dec-24
G-SII	30.3%	30.1%	31.2%	25.8%	25.8%	25.7%	*	1.8	*	*	0.1%	*	1,558	1,580	1,587
TT/Fished Top Tier	32.1%	31.4%	30.9%	25.4%	25.4%	25.3%	-	-	-				442	446	453
TT/Fished 100-50bn	31.8%	31.5%	34.6%	28.4%	28.3%	28.0%	-	-	-				93	94	93
TT/Fished 50-10bn	29.6%	29.1%	29.1%	23.5%	23.4%	22.9%	-	-	-				314	320	327
TT/Fished 10-5bn	29.5%	29.6%	30.0%	23.6%	23.5%	22.9%	-	-	-				27	28	28
TT/Fished <5bn	30.6%	31.4%	31.7%	21.4%	21.3%	21.5%	-	-	-				25	25	26
Others >50bn							-	-	-				-	-	-
Others 50-10bn	25.7%	26.2%	26.7%	25.0%	25.4%	26.0%	*	*	*	*	*	*	29	29	30
Others 10-5bn	28.6%	28.6%	30.5%	24.8%	24.7%	24.4%	-	-	-				14	14	17
Others <5bn	26.8%	27.2%	27.5%	19.7%	19.7%	19.4%	0.1	-	-	0.2%			43	44	41
EU/EEA	30.5%	30.3%	31.0%	25.4%	25.3%	25.2%	1.7	2.1	1.0	0.1%	0.1%	0.0%	2,569	2,603	2,628

(1) Some banks have been granted extensions for closing their shortfall beyond 31 December 2024.

A balanced sample is used in the statistical annex, meaning that only banks with MREL/TLAC data in all reference dates are used in the aggregated statistics; this can lead to minor differences with the rest of the dashboard.

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

Shortfalls are based on the end-state target for banks with a transition period ending beyond 31 December 2024. Shortfalls are based on the decision in force as of 1 May 2025 for those in steady state.

Risk Indicators in the dashboard

The data points refer to the latest version of either MREL TLAC templates and M 20.00 - Reporting of MREL decisions.

<https://www.eba.europa.eu/risk-analysis-and-data/reporting-frameworks>

Instructions on Implementing Technical Standards on disclosure and reporting of MREL decisions:

<https://www.eba.europa.eu/regulation-and-policy/recovery-and-resolution/implementing-technical-standards-reporting-mrel-decisions>

Instructions on Implementing Technical Standards on disclosure and reporting of MREL and TLAC:

<https://www.eba.europa.eu/regulation-and-policy/transparency-and-pillar-3/implementing-technical-standards-disclosure-and-reporting-mrel-and-tlac-0>

MREL (% of TREA)

(External MREL level and shortfall table / column 1 of the statistical annex)

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

MREL	MREL eligible instruments	Max(M 01.00 r0200 c0010, M 01.00 r0200 c0020)
TREA	Total risk exposure amount	Max(M 01.00 r0100 c0010, M 01.00 r0100 c0020)
	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 instruments	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

Binding MREL requirement incl. CBR (% of TREA)

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

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

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

MREL subordination requirement incl. CBR(% of TREA)

(External MREL level and shortfall table / column 4 of the statistical annex)

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

Calculation only for institutions reported by authorities whose type is one of the following:

- Global systemically important institution G-SII.
- Resolution entity referred to in Article 45c(5) of Directive 2014/59/EU part of a resolution group the total assets of which exceed EUR 100 billion at resolution group level.
- Resolution entity referred to in Article 45c(6) of Directive 2014/59/EU part of a resolution group the total assets of which are lower than EUR 100 billion and which the resolution authority has assessed as reasonably likely to pose a systemic risk in the event of its failure.

TREA	Total risk exposure amount	Max(M 01.00 r0100 c0010, M 01.00 r0100 c0020)
TEM	Total exposure measure (TEM)	Max(M 01.00 r0110 c0010, M 01.00 r0110 c0020)
SUBTREA	Total subordination requirement as a percentage of TREA	M 20.00 r9999 c0330 + M 20.00 r9999 c0340 + (CBR/TREA)
SUBTEM	Total subordination requirement as a percentage of TEM	M 20.00 r999 c0350 + M 20.00 r999 c0360
MREL_SUB_REQ	Binding MREL subordination requirement amount	Max(SUBTREA*TREA, SUBTEM*TEM)
	MREL subordination requirement incl. CBR (% 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_TREA	MREL TREA Requirement amount	M 20.00 r999 c0290 * TREA
MREL_TEM	MREL TEM Requirement amount	M 20.00 r999 c0310 * TEM
TMREL	Binding MREL requirement incl. CBR	Max((MREL_TREA + CBR), MREL_TEM)
MREL_ELI	MREL eligible instruments	Max(M 01.00 r0200 c0010, M 01.00 r0200 c0020)
MREL_SF	MREL shortfall	max(TMREL - MREL_ELI (capped at 0), Subordination shortfall)
	MREL shortfall (% of TREA)	MREL SF / TREA

due over the next 12 months

Banks that benefit from extended transition periods to meet their MREL requirement beyond the latest reference date.

COMP_DT	Compliance date	M 20.00 r999 c0280
	due over the next 12 months	Total MREL shortfall - MREL shortfall(COMP_DT > Reference Date)

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 requirement as a percentage of TREA	M 20.00 r9999 c0330 + M 20.00 r9999 c0340 + (CBR/TREA)
SUBTEM	Total subordination requirement as a percentage of TEM	M 20.00 r999 c0350 + M 20.00 r999 c0360
MREL_SUB_REQ	Binding MREL subordination requirement amount	Max(SUBTREA*TREA, SUBTEM*TEM)
MREL_SUB	MREL subordinated instruments	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

Binding 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
IMREL TREA	Internal MREL TREA requirement amount	M 20.00 r999 c0290 * ITREA
IMREL TEM	Internal MREL TEM requirement amount	M 20.00 r999 c0310 * ITEM
TMREL	Binding MREL requirement incl. CBR	Max((IMREL TREA + CBR), IMREL TEM)
	Internal MREL requirement (% of TREA)	TMREL / ITREA

Internal MREL shortfall (% of TREA)

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

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

Capped 0.

ITREA	Internal total risk exposure amount	Max(M 03.00 r0100 c0010, M 03.00 r0100 c0020)
ITEM	Internal total exposure measure (TEM)	Max(M 03.00 r0110 c0010, M 03.00 r0110 c0020)
CBR	Combined Buffer Requirement Amount	C 04.00 r0740 c0010 / C 02.00 r0010 c0010 * ITREA
MREL TREA	MREL TREA Requirement amount	M 20.00 r999 c0290 * ITREA
MREL TEM	MREL TEM Requirement amount	M 20.00 r999 c0310 * ITEM
TMREL	Binding MREL requirement incl. CBR	Max((MREL TREA + CBR), MREL TEM)
IMREL	Internal MREL eligible instruments	Max(M 03.00 r0200 c0010, M 03.00 r0200 c0020)
MREL SF	Internal MREL shortfall	TMREL - IMREL (capped at 0)
	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
--	-----------------------------------	---



Tour Europalaza, 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>