
2023 EBA SUPERVISORY DISCLOSURE UNDER CRD-R

KEY AGGREGATE STATISTICAL DATA

December 2022



2023 EBA SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Background

Under Article 143(1) of the CRD IV, Competent Authorities 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.

In this respect, 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 28 May 2019 (1) .

EBA is disclosing these templates in its website (2) to enable a meaningful comparison of the approaches adopted by the competent authorities and the different Member States.

The current disclosure exercise covers CAs from all 27 EU Member States and Norway. The aggregate statistical data has been reported on consolidated basis covering credit institutions based on the supervisory reporting information as of **31 December 2022**.

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

Cut-off date: 30/04/2024

(1) https://eur-lex.europa.eu/eli/reg_impl/2019/912/oj

(2) <https://www.eba.europa.eu/supervisory-convergence/supervisory-disclosure>

2023 EBA SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Number and size of credit institutions

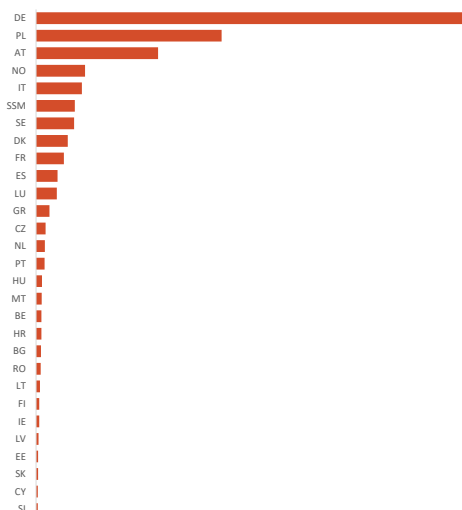
Dec 2022

Jurisdiction	Number of credit institutions Dec 2022	Share in total number Dec 2022	Total assets of the jurisdiction (in MEUR) ⁽¹⁾ Dec 2022	Share in total assets (in MEUR) Dec 2022	Total assets of the jurisdiction(1) as % of GDP ⁽²⁾
AT	346	11.18%	371.14	0.00%	0%
BE	15	0.48%	1,459,756.45	3.50%	266%
BG	14	0.45%	24,201.01	0.06%	29%
CY	5	0.16%	63,759.48	0.15%	215%
CZ	27	0.87%	330,344.23	0.79%	117%
DE	1,214	39.21%	3,086,105.18	7.41%	91%
DK	90	2.91%	1,181,143.40	2.83%	377%
EE	6	0.19%	47,747.74	0.11%	132%
ES	61	1.97%	223,761.73	0.54%	17%
FI	9	0.29%	60,729.68	0.15%	23%
FR	79	2.55%	940,946.00	2.26%	36%
GR	10	0.32%	11,875.48	0.03%	6%
HR	15	0.48%	18,001.16	0.04%	27%
HU	17	0.55%	174,875.54	0.42%	103%
IE	9	0.29%	701,534.72	1.68%	140%
IT	130	4.20%	3,347,858.99	8.03%	175%
LT	11	0.36%	2,373.87	0.01%	5%
LU	59	1.91%	965,557.44	2.32%	1236%
LV	7	0.23%	27,486.94	0.07%	71%
MT	16	0.52%	44,182.77	0.11%	262%
NL	25	0.81%	328,031.00	0.79%	35%
NO	139	4.49%	723,454.98	1.74%	137%
PL	526	16.99%	566,671.00	1.36%	87%
PT	24	0.78%	69,235.49	0.17%	29%
RO	13	0.42%	57,692.80	0.14%	20%
SE	108	3.49%	1,345,859.34	3.23%	240%
SI	5	0.16%	8,133.56	0.02%	14%
SK	6	0.19%	15,375.92	0.04%	14%
SSM	110	3.55%	25,840,640.07	62.02%	192%
EU	3,096		41,667,707.10		

(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.

Share of credit institutions in terms of the total number



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Number and size of foreign credit institutions⁽³⁾

Dec 2022

Jurisdiction	Number of branches from third countries ⁽⁴⁾ Dec 2022	Total assets of branches from third countries (in MEUR) Dec 2022	Number of subsidiaries ⁽⁵⁾ from third countries Dec 2022	Total assets of subsidiaries from third countries (in MEUR) Dec 2022
AT	2	4	12	19
BE	5	101,989	4	6,529
BG	1	191	0	0
CY	12	787	1	706
CZ	2	C	0	0
DE	28	183,705	37	147,020
DK	0	0	0	8,654
EE	0	0	0	0
ES	4	4,065	8	23,142
FI	0	0	0	0
FR	25	208,383	27	756,071
GR	2	148	0	0
HR	0	0	1	211
HU	1	C	2	1,692
IE	1	C	6	48,062
IT	6	16,222	4	6,484
LT	0	0	0	0
LU	13	93,912	37	119,770
LV	0	0	0	0
MT	2	7,041	5	3,109
NL	2	1,778	9	58,839
NO	0	0	0	0
PL	1	C	4	20,955
PT	1	N/A	6	5,717
RO	0	0	0	0
SE	0	0	0	.
SI	0	0	0	0
SK	0	0	0	0
SSM	0	0	17	1,759,093
EU	108	618,224	180	2,966,073

(3) EEA countries shall not be included.

(4) Number of branches as defined in point (1) 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

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Total capital and capital requirements of credit institutions

Data in millions euro

Jurisdiction	Total Common Equity Tier 1 capital as % of total capital ⁽⁶⁾ Dec 2022	Total Additional Tier 1 capital as % of total capital ⁽⁷⁾ Dec 2022	Total Tier 2 capital as % of total capital ⁽⁸⁾ Dec 2022	Total capital requirements (in MEUR) ⁽⁹⁾ Dec 2022	Total capital ratio (%) ⁽¹⁰⁾ Dec 2022
AT	0.0%	0.0%	0.0%	15.1	0.0%
BE	92.4%	2.4%	5.2%	2,203.5	26.8%
BG	93.0%	5.2%	1.8%	960.9	21.5%
CY	91.6%	2.1%	6.4%	185.2	20.9%
CZ	91.8%	3.9%	4.3%	10,074.1	19.5%
DE	93.0%	0.6%	6.4%	135,764.2	17.3%
DK	83.1%	5.9%	11.0%	22,685.8	22.6%
EE	76.7%	7.6%	15.7%	433.3	19.2%
ES	98.9%	0.0%	1.1%	6,433.1	21.0%
FI	0.0%	0.0%	91.2%	0.0	6.5%
FR	97.1%	0.8%	2.1%	6,487.1	26.0%
GR	72.4%	9.1%	18.5%	615.1	11.2%
HR	95.1%	0.0%	4.9%	774.7	18.8%
HU	89.1%	1.3%	9.5%	7,157.1	18.9%
IE	95.3%	2.7%	2.0%	2,855.3	38.6%
IT	90.7%	2.9%	6.4%	9,559.8	28.3%
LT	97.8%	0.0%	2.2%	225.2	21.1%
LU	92.5%	2.7%	4.8%	4,295.7	26.1%
LV	92.0%	0.6%	7.4%	181.3	21.7%
MT	79.4%	14.4%	6.2%	507.5	24.7%
NL	91.4%	2.5%	6.1%	6,827.0	25.5%
NO	85.0%	6.1%	8.9%	21,163.6	22.3%
PL	90.8%	0.0%	9.2%	20,948.1	20.1%
PT	94.7%	1.8%	3.5%	2,556.3	19.1%
RO	88.2%	0.0%	11.8%	1,999.7	21.5%
SE	85.9%	6.2%	7.9%	28,812.1	21.9%
SI	85.7%	0.0%	14.3%	324.8	16.7%
SK	97.0%	0.0%	3.0%	641.8	22.6%
SSM	79.4%	6.9%	13.7%	690,092.0	19.4%
EU				984,779.4	

(6) Ratio of Common Equity Tier 1 capital as defined in Article 50 of CRR to the own funds as defined in point (118) of Article 4(1) and Article 72 of CRR, expressed in percentage (%).

(7) Ratio of Additional Tier 1 Capital as defined in Article 61 of CRR to the own funds as defined in point (118) of Article 4(1) and Article 72 of CRR, expressed in percentage (%).

(8) Ratio of Tier 2 Capital as defined in Article 71 of CRR to the own funds as defined in point (118) of Article 4(1) and Article 72 of CRR, expressed in percentage (%).

(9) The 8 % of total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR.

(10) The ratio of the own funds to the total risk exposure amount as defined in point (c) of Article 92(2) of CRR, expressed in percentage (%).

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Data on credit risk

Credit institutions: Own funds requirements for credit risk							
Jurisdiction	Credit institutions: own funds requirements for credit risk	Credit institutions: breakdown by approach					
		% based on the total number of credit institutions (2)			% based on total own funds requirements for credit risk		
	% of total own funds requirements (1) Dec 2022	Standardised Approach (SA) Dec 2022	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2022	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2022	Standardised Approach (SA) Dec 2022	IRB approach when neither own estimates of Loss Given Default nor conversion factors are used Dec 2022	IRB approach when own estimates of Loss Given Default and/or conversion factors are used Dec 2022
AT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BE	66.27%	93.33%	6.67%	6.67%	75.16%	9.84%	1.58%
BG	92.23%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
CY	89.13%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
CZ	84.50%	100.00%	21.05%	26.32%	37.61%	18.85%	40.38%
DE	91.95%	99.26%	0.58%	0.99%	95.99%	1.01%	2.39%
DK	81.93%	100.00%	1.64%	11.47%	27.29%	1.32%	47.33%
EE	90.33%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
ES	86.61%	100.00%	1.75%	0.00%	97.30%	1.94%	0.00%
FI	86.68%	100.00%	22.22%	33.33%	85.64%	6.78%	6.96%
FR	77.97%	100.00%	0.00%	0.00%	98.61%	0.00%	0.00%
GR	90.78%	100.00%	0.00%	0.00%	99.70%	0.00%	0.00%
HR	87.65%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
HU	86.45%	100.00%	17.65%	17.65%	81.37%	8.13%	9.36%
IE	88.17%	100.00%	12.50%	12.50%	79.28%	0.51%	19.65%
IT	85.60%	100.00%	3.42%	3.42%	95.84%	0.22%	2.39%
LT	68.56%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
LU	86.52%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
LV	85.80%	100.00%	0.00%	0.00%	99.79%	0.00%	0.00%
MT	79.95%	100.00%	0.00%	0.00%	99.97%	0.00%	0.00%
NL	81.47%	100.00%	0.00%	13.04%	89.37%	0.00%	7.50%
NO	90.25%	100.00%	5.76%	10.07%	52.96%	0.76%	45.58%
PL	86.99%	99.04%	0.00%	0.96%	89.06%	0.14%	9.83%
PT	86.49%	100.00%	0.00%	0.00%	99.43%	0.00%	0.00%
RO	81.50%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
SE	63.38%	100.00%	13.76%	14.68%	40.18%	20.71%	37.63%
SI	91.49%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
SK	91.03%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%
SSM	83.99%	100.00%	43.64%	54.55%	40.11%	11.73%	39.36%

(1) Ratio of the own fund requirements for credit risk as defined in points (a) and (f) of Article 92(3) of CRR to the total own funds as defined in Articles 92(3), 95, 96 and 98 of CRR.

(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

Credit institutions: Own funds requirements for credit risk							
Credit institutions: 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 2022	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	40.01%	24.47%	11.26%	0.00%	0.00%	0.00%	4.28%
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	30.23%	0.50%	1.92%	5.81%	6.47%		15.53%
DE	25.39%	0.66%	3.25%	1.29%	3.54%		16.65%
DK	2.43%	0.00%	0.03%	0.84%	0.00%		1.56%
EE	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
ES	97.28%	1.50%	31.19%	0.00%	0.00%		64.59%
FI	47.23%	0.00%	0.00%	24.53%	0.17%		22.53%
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	43.84%	0.43%	4.17%	8.88%	6.51%		23.84%
IE	2.47%	0.00%	2.47%	0.00%	0.00%		0.00%
IT	8.05%	0.00%	0.00%	0.00%	0.00%		8.05%
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	1.59%	0.00%	0.02%	1.36%	0.00%		0.21%
PL	1.27%	0.00%	0.00%	0.00%	1.27%		0.00%
PT	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
RO	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
SE	34.75%	3.00%	2.88%	6.38%	1.05%		21.44%
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	20.18%	0.36%	1.60%	3.12%	3.99%		11.12%

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Data on credit risk

Credit institutions: Own funds requirements for credit risk													
Credit institutions: 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 2022	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	6.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.44%	0.00%	0.00%	0.00%	28.71%	24.85%
BG	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CY	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
CZ	64.77%	1.28%	1.99%	7.64%	5.74%	19.26%	1.11%	16.59%	0.42%	2.57%	8.19%	0.74%	4.26%
DE	60.16%	0.94%	0.24%	1.87%	11.17%	15.48%	0.00%	11.09%	0.02%	1.75%	17.61%	0.86%	13.59%
DK	86.84%	0.00%	1.00%	20.76%	0.03%	33.95%	1.43%	26.45%	0.01%	0.66%	2.55%	1.88%	8.85%
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%	2.72%
FI	48.49%	0.00%	0.00%	0.00%	0.00%	0.00%	1.36%	43.59%	0.00%	0.53%	3.01%	4.27%	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	50.51%	0.14%	1.91%	7.89%	7.66%	11.96%	0.04%	11.45%	0.00%	0.19%	9.27%	0.11%	5.54%
IE	94.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	89.75%	2.47%	0.00%	2.65%	2.66%	0.00%
IT	88.40%	0.00%	0.00%	20.46%	0.00%	30.15%	3.19%	9.72%	1.46%	14.45%	8.98%	3.55%	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	79.53%	0.00%	0.00%	0.00%	27.48%	34.73%	0.00%	17.32%	0.00%	0.00%	0.00%	17.97%	2.49%
NO	95.10%	0.00%	0.00%	12.12%	7.37%	28.38%	0.81%	39.84%	0.00%	0.04%	6.53%	3.31%	0.00%
PL	92.41%	0.00%	2.95%	10.02%	8.41%	34.66%	1.05%	17.44%	3.88%	6.71%	7.28%	0.77%	5.54%
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	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%
SE	63.12%	0.00%	3.55%	9.23%	1.21%	26.46%	1.18%	15.45%	0.00%	2.18%	3.85%	0.14%	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	67.72%	1.02%	2.88%	6.85%	4.09%	29.87%	1.82%	12.01%	0.89%	2.82%	5.48%	9.18%	2.91%

2023 EBA SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

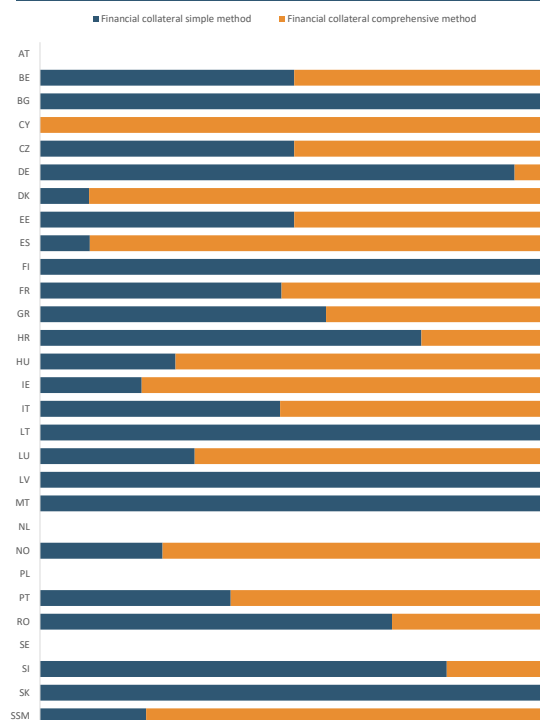
Credit institutions: Own funds requirements for credit risk															
Jurisdiction	Credit institutions: breakdown by SA exposure class														
	% based on total SA risk weighted exposure amount														
	Central governments and central banks	Regional governments or local authorities	Public 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
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%	0.00%	0.00%
BE	0.27%	0.27%	0.37%	0.01%	0.00%	5.11%	38.30%	21.32%	16.76%	3.88%	2.62%	1.09%	0.03%	3.44%	0.24%
BG	2.17%	0.20%	0.00%	0.04%	0.00%	3.41%	32.67%	17.91%	19.79%	8.13%	0.40%	0.00%	0.76%	1.14%	13.36%
CY	0.01%	0.17%	0.03%	0.00%	0.00%	3.93%	37.02%	6.46%	14.33%	17.21%	6.02%	0.12%	0.00%	0.01%	0.43%
CZ	2.23%	0.12%	0.02%	0.00%	0.00%	1.14%	38.91%	28.07%	11.72%	3.11%	7.26%	0.01%	0.02%	1.01%	2.62%
DE	0.30%	0.15%	0.12%	0.00%	0.00%	1.76%	36.44%	25.46%	14.50%	1.40%	4.34%	0.34%	0.02%	9.16%	3.24%
DK	0.08%	0.07%	0.05%	0.00%	0.00%	4.24%	24.46%	23.23%	12.16%	2.97%	1.59%	5.84%	0.06%	0.24%	6.96%
EE	0.07%	0.32%	0.00%	0.00%	0.00%	0.58%	27.64%	30.19%	26.50%	0.71%	9.67%	0.00%	0.02%	0.00%	0.44%
ES	2.11%	0.09%	0.28%	0.00%	0.00%	7.52%	27.73%	18.70%	22.96%	2.51%	4.69%	0.04%	0.07%	0.74%	4.66%
FI	0.01%	0.02%	0.01%	0.00%	2.32%	20.44%	19.12%	46.88%	2.21%	0.00%	1.26%	0.00%	1.96%	2.46%	3.26%
FR	0.70%	6.29%	2.37%	0.00%	0.00%	11.77%	32.22%	14.56%	10.36%	3.31%	4.45%	3.07%	0.47%	2.99%	0.88%
GR	2.48%	0.08%	1.21%	0.00%	0.00%	5.08%	39.60%	5.56%	6.33%	26.85%	1.95%	0.00%	0.00%	0.00%	0.73%
HR	0.64%	0.64%	4.19%	0.00%	0.00%	1.46%	39.74%	34.18%	7.59%	3.21%	2.48%	0.00%	0.00%	0.51%	0.41%
HU	8.06%	0.24%	0.88%	0.09%	0.00%	2.27%	41.63%	17.04%	18.50%	2.43%	1.51%	0.23%	0.05%	0.32%	0.85%
IE	0.76%	0.14%	0.14%	0.02%	0.00%	6.87%	68.80%	1.42%	11.53%	3.11%	0.08%	0.13%	0.40%	0.04%	0.00%
IT	3.60%	1.20%	1.30%	0.01%	0.00%	6.59%	34.16%	18.65%	10.54%	7.10%	2.80%	0.14%	0.11%	3.04%	3.53%
LT	0.52%	0.00%	0.00%	0.00%	0.00%	13.90%	33.75%	23.98%	13.79%	3.28%	7.97%	0.00%	0.00%	0.31%	0.01%
LU	0.80%	0.05%	0.14%	0.02%	0.00%	23.10%	44.10%	12.88%	7.65%	1.08%	3.32%	0.10%	0.94%	0.11%	2.17%
LV	0.15%	0.00%	0.12%	0.03%	0.00%	3.67%	54.02%	0.65%	9.81%	7.91%	8.77%	0.01%	0.00%	0.21%	1.53%
MT	0.91%	0.00%	0.10%	0.11%	0.00%	4.50%	34.43%	10.64%	24.25%	3.08%	9.66%	0.08%	0.06%	1.15%	2.57%
NL	0.56%	0.06%	0.10%	0.00%	0.00%	7.15%	48.03%	3.19%	24.93%	1.72%	5.12%	0.30%	0.16%	4.32%	2.30%
NO	0.06%	6.17%	0.02%	0.00%	0.00%	3.59%	17.98%	17.00%	38.72%	1.35%	1.76%	2.24%	0.18%	0.19%	7.58%
PL	3.58%	1.20%	0.32%	0.00%	0.00%	2.31%	31.74%	23.79%	25.11%	3.60%	0.47%	0.00%	0.00%	3.14%	1.12%
PT	2.39%	0.62%	0.53%	0.04%	0.00%	5.71%	35.88%	14.31%	18.78%	3.92%	7.01%	0.02%	0.00%	1.04%	1.99%
RO	2.10%	1.14%	0.19%	0.07%	0.00%	5.75%	34.04%	25.05%	19.17%	3.79%	1.97%	0.00%	0.00%	0.02%	0.51%
SE	0.67%	0.09%	0.02%	0.00%	0.00%	3.61%	15.81%	34.22%	24.06%	5.37%	0.70%	1.93%	0.03%	0.39%	9.32%
SI	1.53%	0.80%	0.92%	0.00%	0.00%	5.97%	33.43%	43.20%	9.90%	0.70%	0.33%	0.00%	0.00%	0.06%	0.29%
SK	1.49%	1.13%	0.13%	0.00%	0.00%	0.77%	21.86%	29.05%	32.96%	2.26%	3.64%	0.26%	0.12%	2.76%	0.31%
SSM	7.47%	0.95%	0.75%	0.01%	0.00%	4.27%	36.40%	17.87%	10.99%	2.33%	2.02%	0.16%	0.29%	2.74%	3.83%

2023 EBA SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

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

AT	0.0%	0.0%
BE	26.7%	26.7%
BG	100.0%	0.0%
CY	0.0%	100.0%
CZ	15.8%	15.8%
DE	71.0%	5.1%
DK	1.5%	13.9%
EE	16.7%	16.7%
ES	8.8%	80.7%
FI	55.6%	0.0%
FR	24.1%	26.6%
GR	90.0%	70.0%
HR	100.0%	33.3%
HU	23.5%	64.7%
IE	12.5%	50.0%
IT	48.6%	54.3%
LT	100.0%	0.0%
LU	30.4%	69.6%
LV	100.0%	0.0%
MT	42.9%	0.0%
NL	0.0%	0.0%
NO	14.4%	45.3%
PL	0.0%	0.0%
PT	50.0%	83.3%
RO	69.2%	30.8%
SE	N/A	N/A
SI	80.0%	20.0%
SK	100.0%	0.0%
SSM	21.8%	82.7%



(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%.

2023 EBA SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on credit risk

Credit institutions: Own funds requirements for credit risk										
Exposures and losses from lending collateralised by immovable property (MEUR) (6)										
Jurisdiction	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	74.41	11.00	4.00	16.00	7.00	35.45	9.00	0.00	35.00	1.00
BE	3,494.21	0.98	0.40	1.73	0.99	352.97	1.07	0.34	1.55	0.82
BG	97.60	6.15	0.05	7.31	0.05	188.32	25.64	0.11	30.57	0.11
CY	0.66	0.00	0.00	0.57	0.00	0.12	0.00	0.00	0.09	0.00
CZ	55,361.92	10.71	0.00	30.55	3.83	7,971.85	0.45	0.00	18.88	2.75
DE	663,818.38	33.92	32.87	73.61	72.45	102,280.57	4.02	3.65	12.21	11.89
DK	907,958.40	117.30	2.60	319.10	3.90	233,397.80	47.50	0.42	318.40	6.30
EE	1,853.36	0.06	0.00	0.10	0.00	1,180.04	0.50	0.00	0.78	0.00
ES	42,553.61	22.92	21.76	24.56	23.39	3,278.91	6.56	6.56	8.75	8.75
FI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FR	4,758.75	1.60	0.00	1.62	0.00	2,142.90	0.00	0.00	0.00	0.00
GR	882.45	59.12	0.00	59.12	0.00	1,592.38	16.08	0.00	16.08	0.00
HR	692.60	1.10	0.00	1.80	0.30	14.50	0.10	0.00	1.00	0.30
HU	19,206.37	47.00	10.95	61.71	11.28	8,069.79	5.61	0.91	16.76	4.26
IE	19,077.71	19.59	0.00	55.18	0.00	208.50	2.42	0.00	12.64	0.00
IT	32,064.38	52.00	0.70	55.27	3.32	7,818.51	47.08	4.78	52.34	5.17
LT	148.71	0.00	0.00	0.00	0.00	79.90	0.00	0.00	0.00	0.00
LU	7,172.38	4.99	4.99	4.99	4.99	1,745.43	0.27	0.27	0.27	0.27
LV	1,420.38	1.07	0.00	1.22	0.00	237.56	0.41	0.00	0.41	0.00
MT	2,506.34	1.92	0.00	1.92	0.00	1,077.71	3.85	0.00	3.85	0.00
NL	48,633.59	4.75	1.02	5.57	1.16	1,683.76	1.17	0.79	1.71	0.81
NO	378,181.85	11.17	0.01	17.70	0.03	82,639.50	17.99	0.00	39.17	0.00
PL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PT	4,083.04	75.86	1.88	83.54	2.27	609.70	24.35	0.11	27.23	0.11
RO	1,696.75	36.64	13.86	67.68	39.66	15.44	0.63	0.00	3.88	0.00
SE	505,263.32	18.98	1.14	23.20	1.31	86,313.81	2.61	0.00	10.20	0.00
SI	545.77	0.56	0.14	0.67	0.14	194.45	0.01	0.00	0.13	0.00
SK	1,839.66	0.39	0.22	0.39	0.22	0.10	10.74	10.74	10.74	10.74
SSM	4,387,282.82	2,161.68	1,010.67	2,754.89	1,181.50	948,635.85	1,193.52	310.44	2,043.80	423.57

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

(7) As defined in points (c) and (f) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1); only for the part of exposure treated as fully and completely secured according to Article 124 (1) of CRR;

(8) As defined in points (a) and (d) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).

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

(10) As defined in points (b) and (e) of Article 101(1) of CRR, respectively; the market value and mortgage lending value according to points (74) and (76) of Article 4 (1).

2023 EBA SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on market risk ⁽¹⁾

Credit institutions: Own funds requirements for market risk

Jurisdiction	Credit institutions: own funds requirements for market risk	Credit institutions: breakdown by approach			
		% based on the total number of credit institutions (3)		% based on total own funds requirements for market risk	
	% of total own funds requirements (2) Dec 2022	Standardised approach Dec 2022	Internal models Dec 2022	Standardised approach Dec 2022	Internal models Dec 2022
AT	0.45%	100.00%	0.00%	100.00%	0.00%
BE	2.04%	53.33%	0.00%	100.00%	0.00%
BG	0.07%	23.08%	0.00%	100.00%	0.00%
CY	0.60%	20.00%	0.00%	100.00%	0.00%
CZ	3.30%	57.89%	5.26%	97.38%	2.62%
DE	0.86%	48.43%	0.00%	100.00%	0.00%
DK	6.35%	100.00%	3.28%	39.72%	60.28%
EE	0.46%	50.00%	0.00%	100.00%	0.00%
ES	1.31%	16.39%	1.64%	89.60%	10.40%
FI	0.10%	33.33%	0.00%	100.00%	0.00%
FR	2.26%	31.65%	1.27%	69.84%	30.16%
GR	2.02%	100.00%	0.00%	100.00%	0.00%
HR	1.83%	100.00%	0.00%	100.00%	0.00%
HU	1.25%	70.59%	0.00%	100.00%	0.00%
IE	2.36%	100.00%	0.00%	100.00%	0.00%
IT	0.79%	94.12%	15.69%	100.00%	0.00%
LT	0.63%	9.09%	0.00%	100.00%	0.00%
LU	0.61%	100.00%	0.00%	100.00%	0.00%
LV	1.10%	100.00%	0.00%	100.00%	0.00%
MT	6.25%	85.71%	0.00%	100.00%	0.00%
NL	3.98%	87.50%	12.50%	81.68%	18.32%
NO	0.47%	4.32%	0.00%	100.00%	0.00%
PL	1.15%	100.00%	0.00%	100.00%	0.00%
PT	2.76%	100.00%	0.00%	100.00%	0.00%
RO	2.89%	100.00%	0.00%	100.00%	0.00%
SE	2.83%	24.77%	1.83%	49.67%	50.33%
SI	0.00%	0.00%	0.00%	0.00%	0.00%
SK	0.10%	100.00%	0.00%	100.00%	0.00%
SSM	3.91%	87.27%	32.73%	42.62%	57.38%

(1) The template shall include information on all institutions and not only on those with market risk positions.

(2) Ratio of the total risk exposure amount for position, foreign exchange and commodities risks as defined in point (i) of point (b), points (i) and (iii) of point (c) of Articles 92(3) of CRR and point (b) of Article 92(4) of CRR to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR (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%, but also lower than 100% as entities with small trading portfolio are not obliged to determine market risk.

2023 EBA SUPERVISORY DISCLOSURE EXERCISE UNDER CRD-R

Data on operational risk

Credit institutions: Own funds requirements for operational risk

Jurisdiction	Credit institutions: own funds requirements for operational risk	Credit institutions: breakdown by approach						Credit institutions: total gross loss
		% based on the total number of credit institutions (2)			% based on total own funds requirements for operational risk			
		Basic Indicator Approach (BIA) Dec 2022	Standardised Approach (TSA) / Alternative Standardised Approach (ASA) Dec 2022	Advanced Measurement Approach (AMA) Dec 2022	BIA Dec 2022	TSA/ASA Dec 2022	AMA Dec 2022	
AT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.49%
BE	31.18%	93.33%	6.67%	6.67%	40.34%	1.31%	58.35%	0.13%
BG	7.70%	76.92%	23.08%	0.00%	57.45%	42.55%	0.00%	0.09%
CY	10.23%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
CZ	11.18%	73.68%	36.84%	15.79%	12.74%	53.70%	33.57%	0.24%
DE	7.03%	97.61%	1.48%	0.16%	88.83%	6.97%	4.20%	1.85%
DK	8.76%	91.80%	8.20%	0.00%	44.68%	55.31%	0.00%	0.00%
EE	9.17%	83.33%	16.67%	0.00%	74.58%	25.42%	0.00%	0.09%
ES	10.81%	87.72%	12.28%	0.00%	70.98%	29.02%	0.00%	0.56%
FI	10.31%	77.78%	22.22%	0.00%	86.38%	13.62%	0.00%	0.00%
FR	14.98%	79.75%	20.25%	1.27%	62.29%	34.14%	3.57%	0.29%
GR	7.09%	90.00%	10.00%	0.00%	99.93%	0.07%	0.00%	0.30%
HR	10.51%	93.33%	6.67%	0.00%	74.16%	25.84%	0.00%	4.34%
HU	12.05%	70.59%	35.29%	23.53%	25.91%	33.81%	40.28%	2.11%
IE	7.92%	37.50%	62.50%	0.00%	16.15%	83.85%	0.00%	0.94%
IT	12.55%	95.73%	4.27%	0.00%	83.85%	16.15%	0.00%	0.74%
LT	30.37%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
LU	11.86%	84.78%	15.22%	0.00%	88.22%	11.78%	0.00%	0.79%
LV	13.08%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
MT	13.80%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
NL	9.51%	73.91%	26.09%	0.00%	63.18%	36.82%	0.00%	0.62%
NO	8.25%	92.09%	15.11%	0.00%	35.44%	64.56%	0.00%	0.78%
PL	11.27%	95.96%	2.50%	0.58%	16.82%	51.01%	32.17%	1.79%
PT	8.97%	95.83%	8.33%	0.00%	71.81%	28.19%	0.00%	0.74%
RO	15.44%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
SE	8.26%	70.64%	28.44%	0.92%	19.00%	65.75%	15.25%	0.57%
SI	8.39%	80.00%	20.00%	0.00%	42.10%	57.90%	0.00%	0.00%
SK	8.78%	33.33%	66.67%	0.00%	8.84%	91.16%	0.00%	0.76%
SSM	9.78%	27.27%	69.09%	16.36%	7.20%	48.63%	44.17%	1.67%

(1) Ratio of the total risk exposure amount for operational risk as defined in Article 92(3) of CRR to the total risk exposure amount as defined in Articles 92(3), 95, 96 and 98 of CRR (in %).

(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 may be higher than 100%, but also lower than 100% as some investment firms are not obliged to count operational risk capital charges.

(3) 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 %).

The background is a solid orange color with a repeating pattern of white geometric shapes: hexagons, diamonds, and squares, some containing smaller symbols like circles or crosses. The EBA logo is positioned in the lower-left quadrant.

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